



■ spotlight

August 2014 Vol. 47 No. 8





Roger Smith
President & Chief Executive Officer
AIL & NILICO

AIL Senior Presentation

Well Suited

SUITABLE (adj) — having the qualities that are right, needed, or appropriate for something.

April 15, 1912, three days into her maiden voyage, the luxury ship *Titanic* collided with an iceberg in the North Atlantic, taking more than 1,500 souls into the deep. It took some pretty amazing technology to find the exact location of the submerged wreckage in 1985.

Four months after this historic discovery, the space shuttle *Challenger* exploded midair a minute after takeoff with millions of shocked spectators worldwide watching the launch on live TV.

Although these two seemingly unrelated events happened 74 years apart, both were caused by the same thing: certain materials used in the construction of both vessels had a tendency to become brittle at low temperatures. The steel siding and bolts on the *Titanic* and the O-ring seals on the *Challenger* were unsuitable for the conditions under which they were operating.

These are extreme and tragic examples of how things can go wrong when a product is unsuitable for its intended use, but examples can also be seen in everyday life. I saw a car driving down the street the other day with duct tape wrapped around one of the tires, I assume to stop a leak. I doubt it ended well.

In our business, selling a customer a product unsuitable for their needs, specifically their circumstances and budget, may not be as high-profile as the *Titanic*. But, in a very real sense, the customer's life — or at least their lifestyle — may depend on it. This is why customer service begins before a sale is made, as we guide the customer toward an informed decision regarding coverage. There's actually a name for this — *guided selling*.

Guided selling is a customer-oriented process to help potential customers make a smart buying decision. This is done by asking questions, then presenting the solution to the customer based on those answers. It simplifies and automates the buying and selling process, allowing us to offer a product suited to their needs.

It seems like a no-brainer that everyone would conduct business this way. In certain industries, it's actually a requirement. For example, US Securities and Exchange Commission guidelines state that when a broker recommends a client buy or sell a particular security, that broker must have a reasonable basis for believing the recommendation is suitable for the customer. In making this assessment, the broker must consider the client's income and objectives, current holdings, and other factors.

Sound familiar? It should. That's the logic built into the Needs-Based Presentation.

Back in the day, determining the right products for a client hinged on an Agent's personal knowledge. Thanks to the Needs-Based Presentation, the Agent is free to gather information necessary to guide the customer through the buying process while continuing to build rapport. And the Needs-Based Presentation has an advantage over us mere humans: it doesn't have an opinion. The tailored proposal put forth by the Needs-Based Presentation is objective, based on the information supplied by the client.

Entering the customer's date-of-birth on the intro screen of the Needs-Based Presentation is the key to tailoring the presentation to meet the needs of a growing and viable demographic: Seniors. Introductory offers relevant to older adults as well as updated videos make it clear to a prospect that they are the target audience, not an afterthought.

With Seniors, as with clients of any age, obtaining suitable products is still only half of the equation; the coverage has to be available at a price they are comfortable with. If not, they either won't buy it or won't keep it. Nobody benefits from that scenario — not you, and certainly not your clients. The Needs-Based Presentation can help you make adjustments quickly and smoothly to arrive at a price they can afford.

Now, more than ever, the Needs-Based Presentation is the way to go. I challenge you to think of yourself as bound to your clients in the same way investment brokers are bound to theirs. If you keep it all about them and not about you, your customers will have what they need, and you will be a welcome, trusted advisor for their insurance needs.

spotlight

Published monthly by American Income Life Insurance Company for the dissemination of information to its Producers. Prior permission must be obtained from American Income for reproduction or other use of material herein.

Managing Editor

Sam Yarbrough
syarbrough@aillife.com

Writer & Copy Editor

Leah Fry
lcry@aillife.com

Graphic Designer

Jonathan McGinnis
jpmcginnis@aillife.com

Contributors

Daniel Acton
Becky Brown
Paula Clements
Karen Curtis
Amy DeLeon
Barbara DuPree
Carrie Eckles
Lana Giebe
Angel Henderson
Jamie Kiefer
Mary Lampert
Muñeca Moody-Yanez
Luke Murphy
Pat Nevarez
Kristin Nichols
Teri Porter
Christina Pretzman
Robyn Talley
Andy Wayland
Rhonda York

Home Office

254-761-6400

Web Sites

www.aillife.com
www.nilife.com
www.unionheritagelife.com
AILLaptopOnDemand.com
NILICOLaptopOnDemand.com
www.aillacademy.com
www.mylifeatall.com
www.mylifeatnilico.com
www.aillnews.com

Social Media

www.twitter.com/AIL_NILICO
www.facebook.com/AIL.NILICO
www.youtube.com/AILlifeTV

Recruiting Support

www.aillife.com/recruiting

© 2014 by American Income Life Insurance Company



total bonuses paid out

This month AIL and NILICO paid a total of \$4,321,563 in bonuses. For more information on the monthly bonuses, turn to Page 26-33.

Total: \$4,321,563

required retention rate

Effective Jan. 1, 2014, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed below are for *Spotlight* recognition only.

Retention: 69.0%
Net to Gross: 78%

dates to remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Tuesday 09/23** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Friday 09/26**. eApp business excluded from the 7 day hold should be uploaded by **Tuesday 09/30** before 2:00 p.m. CST to count for **September** production.

correction

In the July issue of *Spotlight* the wrong photo was shown of Andrew Davidson for the Personal Recruiting payout.



Andrew Davidson
Bonus — \$1,624
SGA — Samantha Chui

Dear Future SGA

Whether you are new to our Company or someone with tenure, if you have ever wondered what you had to accomplish in order to be promoted to State General Agent, the answer is simple — achieve these three levels.

Level 1: Qualifying

To qualify you must meet the following criteria:

- 18 months of continual service with AIL/NILICO
- Production of at least \$175,000 of 1st Six Mo. Agent production (Last 12 Months)
- Must have a 4-Month Retention Rate of 68.0% or higher (Please note that although you need to qualify to be promoted, we will begin the process as soon as you achieve the production level regardless of quality factor.)

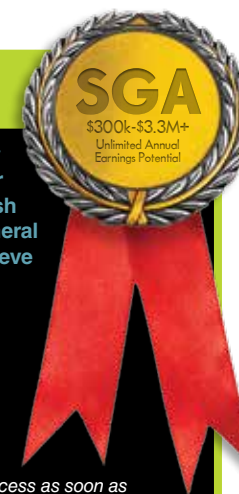
Level 2: Preparing for an Offer

Once you qualify by achieving the above criteria, a *Personal Leadership Profile* will be sent to your home address with a copy to your SGA. Also, we will schedule a conference call between you, your SGA, your SGA's Director, and the Home Office to determine your interest in being an SGA and to initiate a consistent communication process between you, your SGA and the Home Office.

Level 3: Getting an Offer

After conferring with your SGA, the Home Office will contact you to:

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)



anniversaries & promotions

pg. 06



personal recruiting

pg. 12



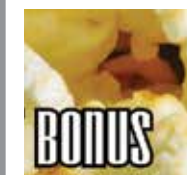
company records

pg. 14



senior presentation

pg. 15



bonus pages

pg. 26



LOOK FOR ME!

*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2015 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2015 Convention Qualifications online at www.aillife.com or www.nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Manchester Grand Hyatt in sunny San Diego, California! The convention will be held May 14-17, 2015.

★ AGENT TENURE BONUS ★

2014



NO AGENT LEFT BEHIND

JULY BONUS PAYOUT: **\$357,000**

JULY BONUS QUALIFIERS: **349**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Herbretta Abren	\$1,500	Christopher Dicks	\$1,500	Matthew Koleszar	\$1,500	DeShawn Portillo	\$1,500
Ivy Acosta	1,500	Ryan Diederich	1,500	Robert Land	1,500	David Quinn	1,500
Carlos Alas	1,500	Drew Dillon	1,500	Lucas Larson	1,500	Erin Rementer	1,500
Craig Arakawa	1,500	Roger Drake	1,500	Scottie Leonard	1,500	Ian Richard	1,500
Andrea Arballo	1,500	Orin Dutra	1,500	Brandon Leonardo	1,500	Michael Rivers	1,500
Erik Arias	1,500	Jesus Figueroa	1,500	Dante Leon Testino	1,500	Nichole Roderick	1,500
Nicholas Attwood	1,500	Thomas Fleming	1,500	Todd Lightner	1,500	Timothy Ross	1,500
Maria Avila	1,500	Chantel Floyd	1,500	Antoine Lutumba-Ntumba	1,500	Ronald Rust	1,500
Timothy Bancroft	1,500	Nathan Friend	1,500	Louis Madison	1,500	Dilcia Sanchez	1,500
Tracy Bell	1,500	Gregory Giesler	1,500	Carey Markoe	1,500	Chad Shanks	1,500
Oscar Betancourt	1,500	Alejandro Gonzales	1,500	Reinaldo Martinez	1,500	William Slater	1,500
Derek Birch	1,500	Robert Gostic	1,500	Charline Martinez Bonilla	1,500	David Smythe	1,500
Timothy Blackburn	1,500	Matthew Halbmaier	1,500	Lori Masiak	1,500	Hunter Steiner	1,500
Corey Borden	1,500	Fotuikamoana Havea	1,500	Maria Mastrodimas	1,500	Robert Stevens	1,500
Matthew Brazeau	1,500	Christopher Haywood	1,500	Hector Matos	1,500	Robert Stritzinger	1,500
Jurell Brown	1,500	Jamesly Herard	1,500	Matthew McCall	1,500	Kay Teague	1,500
Janet Buckley	1,500	Lorena Herndon	1,500	Jody McMillion	1,500	Jenna Valentine-Thomas	1,500
Jerricho Call	1,500	Vanessa Ho	1,500	Mia Mitchell	1,500	Mia Mitchell	1,500
Shane Carlson	1,500	Melissa Hudson	1,500	Christine Moore	1,500	Zenia Ventura	1,500
Mickiewicz Cassy	1,500	Vincent Huen	1,500	Lucus Nice	1,500	Allen Watson	1,500
Elizabeth Chilson	1,500	Roseline Ilfrard	1,500	Bret Nilson	1,500	Lucretia Wesley	1,500
Brandon J Clark	1,500	Joe Islar	1,500	Juan Olvera	1,500	Kristen Woolley	1,500
Jeremiah Clark	1,500	Darryl Jackson	1,500	Glenn Orozco Ramirez	1,500	Seth Aganski	1,250
Kelli Coye	1,500	Angela Jerome	1,500	Rene Ortega	1,500	Victor Agurto	1,250
Jahhad Crawley	1,500	Tiffany Jordan	1,500	Laura Parker	1,500	Nichole Alanis	1,250
Aaron Crosby	1,500	Matthew Kader	1,500	Sarah Parnell-Jones	1,500	Rocio Aleman	1,250
Derek DeProspero	1,500	Laura Kinder	1,500	Ivonne Perez	1,500	Ela Anae-Ah Sue	1,250
Michael De Sadeleer	1,500	Gena King	1,500	Rachel Pollard	1,500	Sean Belgrave	1,250

► Eligibility must occur in the 3rd, 4th or 5th month of tenure. Tenure month is determined by agent's contract date (first application date) with the Company. Hire/code month is Month One and based on agent's first application date in the system. Hire month counts as a full month of tenure regardless of whether agent codes on the first day of the month or last day of the month.

► This bonus will be effective after January 2014 AP&P Reports have been run. First payment with new guidelines will be in February 2014.

► Agent must have minimum of 86% Net-to-Gross in month 3 and 82% Net-to-Gross in months 4 and 5.

*Qualifications and guidelines are on the ARC.

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Dora Benavides	\$1,250	Kristen Morrison	\$1,250	Briana Cooper	\$500	Abbey Marek	\$500
Dana Black	1,250	Joshua Moser	1,250	Deandra Cooper	500	Alvin Massenburg	500
Adam Boggs	1,250	Beatriz O'Neill	1,250	Yiraldi Corona	500	Jason Miller	500
Gregory Bonnes	1,250	Lakeita Opore	1,250	Christopher Crowley	500	Brandon Minor	500
James Bonsall	1,250	Connie Patterson	1,250	Ronald Cunningham	500	Tomas Molina	500
Sasha Borja	1,250	Kashief Perkins	1,250	Shaylene Daniels	500	Stephanie Moreno	500
Brendan Bradfield	1,250	Anna Pulit	1,250	Daren Davis	500	Lincoln Murdoch	500
Ashley Brake	1,250	Vetta Ridgeway-Fulks	1,250	Erin Davis	500	Erin Nicole	500
Marzuwoa Brown	1,250	Alicia Rodriguez	1,250	Hannah Davis	500	Felicity O'Halloran	500
Shannon Brown	1,250	Zulma Rodriguez	1,250	Kirstie Daza	500	Tessa Olexo	500
Brittany Buford	1,250	Karen Ruyechan	1,250	Ivonne Deluna	500	Francys Oliva Molina	500
Suebrenia Calhoun	1,250	April Sanchez	1,250	Lindsey Dettwiller	500	Adam Oppedisano	500
Erica Campanella	1,250	Eric Sandifer	1,250	Jarrell Drane	500	Edward Packer	500
Bibiane Carmant	1,250	Buddy Sauceman	1,250	Benjamin Edwards	500	Jaivon Palmer	500
Troy Carter	1,250	Matthew Schleicher	1,250	Abdelaziz Farsakh	500	Sarah Peak	500
Darion Casas	1,250	Zachery Sims	1,250	Danielle Faulkner	500	Marc Perea	500
Lee Chacon	1,250	Niteksh Singh	1,250	Liliana Felix	500	Jennifer Perez	500
Austin Clarkson	1,250	Jevette Smith	1,250	Omar Fernandez	500	Phuong Pham	500
Marcus Culver	1,250	Raymond Stinson	1,250	Mele Finau	500	Christina Pierson	500
Shane Cybulskie	1,250	Lucas Stokes	1,250	Michel Fire	500	Sandra Preble	500
Lyndsey DelliSanti	1,250	Brett Surgener	1,250	David Flynn	500	Kesline Previl Francois	500
Matthew Dixon	1,250	Uilliose Taufalele	1,250	Thomas Frank	500	Louis Reed	500
Andrew Dorf	1,250	Kurt Theis	1,250	Matthew Frost	500	Jordan Rego	500
Kenya Edwards	1,250	Kevin Tomanovich	1,250	Cristian Garavito	500	Jessica Rhoades	500
Karen Fleming	1,250	Manitisa Toupili	1,250	John C Garrett	500	Theresa Rhoden	500
Bradley Fordyce	1,250	Ofa Tuifua	1,250	Peggy Gonzalez	500	Kimberly Rimensnyder	500
Corbett Foy	1,250	Trent Turner	1,250	Nicholas Greene	500	Carima Robinson	500
Lily Freber	1,250	Ariel Vela Della Vedova	1,250	Eric Gyasi	500	Donna Robinson	500
Ricardo Galvez	1,250	Karen Verstuyft	1,250	Bryan Hamm	500	Erik Rydberg	500
Samuel Geissinger	1,250	Gregory Vess	1,250	Sara Harper	500	James Saarela	500
Patrick Gleason	1,250	Carlie Waseleski	1,250	Jenna Hayes	500	David Sardich	500
Jason Gravis	1,250	Breanna Washington	1,250	Daisy Herrera	500	David Shamehorn	500
Dennis Guss	1,250	Alan Watkins	1,250	Beverly Holloway-Candis	500	Ivan Shishikin	500
Diana Guzman	1,250	Stephen Wicelinski	1,250	Brent Iannuzzi	500	Alexander Shpirt	500
Kylee Hahler	1,250	Lance Wynn	1,250	Thomas Inman	500	Jacob Skinner	500
Cathleen Hairston	1,250	Paul Zuzick	1,250	Brian Jackson	500	Shanay Smith	500
Marthamarie Hernandez	1,250	Jason Acevedo	500	Kamau Jackson	500	Shanita Smith	500
Brandi Hetterly	1,250	Diana Alali	500	Keyvan Jamshidi	500	Eileen Snyder	500
Dana Hill	1,250	Kevin Amador	500	Robert Janda	500	Rocky Tarik	500
Dustin Holtz	1,250	Dinika Archer	500	Linda Jarrous	500	Kamal Tayyib	500
Danemarck Jacques	1,250	Manthajini Balendran	500	Sebastian Jeppsson	500	Brian Thai	500
Immacula Jacques	1,250	Michael Bartell	500	Dustin Johnson	500	Dalton Thomas	500
Kamili Johnson	1,250	Heather Berg	500	Patrick Jones	500	Eric Torres	500
Timothy Jones	1,250	Kristen Berry	500	William Katz	500	Jon Tubbs	500
Rayleen Kama	1,250	Bonnie Bilski	500	Kotoni Kava	500	Hope Tupou de la Vara	500
Joseph Kanaan	1,250	Cindy Blount	500	Chad Kerlegan	500	Nigel Turpin	500
Kendra Lesoski	1,250	Jennifer Brewer	500	Joshua Kershaw	500	Neil Washnock	500
Leeanne MacDonald	1,250	Barbara Brown	500	Ilya Khanimov	500	Keyonda Watson	500
Andrew MacKinnon	1,250	Jamie Brown	500	John Koltay	500	Douglas Wells	500
Tarek Mahmoud	1,250	Joye Cahill	500	David Land	500	Jadele Welty	500
Brian Mains	1,250	Johnathan Calderon	500	Daniel Larocque	500	Hannah Whitten	500
Daniel Marino	1,250	Terry Camp	500	Nicholas Lasala	500	Diane Williams-Lewis	500
Michael McCants	1,250	Cassandra Cantner	500	Joshua Latini	500	Jeffrey Winokur	500
James Merriman	1,250	Mitchell Caplan	500	Elisepa Lauteau	500	Desiree Woolbright	500
Kyle Mitchell	1,250	Oscar Carter	500	James Lawson	500	John Youkhanna	500
Jacqueline Mongalo	1,250	Yesenia Castro	500	Carl Lindsay	500	Deante Young	500
Latasha Montgomery	1,250	Elizabeth Cazares	500	Tevin Lowe	500	Lurance Yousef	500
Vinecia Moore	1,250	Xing Chen	500	Demetrius Lucas	500		
Leticia Morales	1,250	Derek Colbert	500	Savannah Lundquist	500		
Javier Morales Aldaz	1,250	Kenneth Cook	500	Jebb Lyons	500		

ANNIVERSARIES

37 Years of Service
Malka Arony, PR
28 Years of Service
Lawrence Dennis, AGT
19 Years of Service
Raymond Lau, AGT
18 Years of Service
Kouassi Appiah, AGT
14 Years of Service
Wes Elder, MGA
Robert Ulreich, AGT
13 Years of Service
Gabriela Berloni, PR
Darren Miller, RGA
12 Years of Service
Joshua Goodman, MGA
Curt Snow, AGT
11 Years of Service
Joaquin Santos, AGT
Helen Taylor, AGT
10 Years of Service
Scott Hanna, AGT
9 Years of Service
John Collins, RGA
Gabriel Feldmann, RGA
David Goodman, AGT
Sean LaCroix, GA
Mickenzie Linse, AGT
Nicole Pate, PR
Agatha Safford, AGT
8 Years of Service
Cindy Cleary, PR
Richard Correa, SGA
Nikki Crosby, AGT
David Romfoe, GA
Paul Samra, MGA
Michael van Delft, AGT
Ryan Vopat, AGT

7 Years of Service
Cara DeFiore, MGA
6 Years of Service
John Bacaron, SA
Kevin Davis, SGA
Magda Figueiredo, MGA
Joy Horcajo, AGT
Lisa Kahan, AGT
Scott Kim, MGA
Yeni Losano, AGT
Lafi Papalii, AGT
Alex Rozotto, AGT
Erez Shabtay, AGT
Robert Simmen, AGT
Steven Sparkes, AGT
5 Years of Service
Jacqueline McHugh, AGT
Shelby Poston, AGT
Chad Potts, MGA
Sarah Thomson-Dufrechou, PR
Robert Tierney, AGT
4 Years of Service
Reynolds Akuamo, MGA
Kimberly Alston, AGT
Carl Carlberg, MGA
Debbie Ezernack, SGA
Jorge Guerra, MGA
Cecil Johnson, AGT
Amanda MacDonald, PR
Trevor Mayer, RGA
Phillip Rigoli, AGT
Nicholas Walsh, MGA
3 Years of Service
Anthony Batista, GA
Nigel Crowe, SGA
Sherie Duvall, AGT
Kelly Ekker, MGA
Larry Giddens, MGA
Stephen Giddens, GA

Jason Green, MGA
Erin Moore, AGT
Phyo Phyo, SA
Anthony Rizzo, SA
Ileana Rosas, MGA
Sherry Schick, AGT
Michael Shaba, GA
Austin Soboleski, SA
Steve Svendsen, MGA
Luz Torres, AGT
Tara Weisz, MGA
Terrence Williams, SA
Victoria Wippich, AGT
2 Years of Service
Jordan Albright, GA
Christopher Alderson, AGT
Jenny Alvarez, AGT
Ryan Ballard, SA
Jeanine Cox, AGT
Susan daCruz, AGT
Donald DeVoise, GA
Troy Elliott, MGA
David Guns, GA
Amanda Hogan, MGA
Lockert Johnson, AGT
Sharlene Key, GA
Thomas King, MGA
Charmaine Lam, SA
Tony Lau, AGT
Mynor Lemus, AGT
Mollie Miller Merrett, PR
Kerriann Murphy-Schlomann, PR
Gregory Norris, SA
Rory Olson, GA
Duni Olusegun, GA
Hans Owens, GA
Melissa Quintal, GA
Ellen Schultz, GA
Yuridia Stoffa, AGT

Scott Swint, SA
Sonia Tyner, GA
1 Year of Service
Mark Adelman, SA
Delores Aguilera, SA
Benjamin Gonzalez, SA
Terry Green, SA
Inna Grigorov, GA
Matthew Groves, AGT
Patricia Guyton, SA
Claude Harriott, GA
Solomone Havea, SA
Johnathan Hernandez, SA
Spencer Hieam, AGT
Stacy Hollingsworth, GA
James Hortman, GA
Shawn Horton, GA
Dan Ikei, SA
James Isip, MGA
James Jackson, AGT
Lary Johnson, SA
Kaylee Kielczewski, GA
Carrie Kollmar, AGT
Mahadai Kryshundayal, SA
Jonathan Lamb, SA
Norman Lane, SA
Isabelle Laraque, SA
Leonel Lazcano, MGA
Adam Leutner, SA
Teryn Lieurance, GA
Thomas Longino, GA
Marcus Martin, MGA
Joan McKee, SA
Marco Medina-Alarcon, AGT
Brian Merrill, AGT
Chrystal Merritt, AGT
Meghan Modrak, GA
Kareem Mutia, AGT
Zakary Paladino, AGT
Natalie Palatoff, AGT

Adalberto Garcia-Moreno, GA
Dylan Gardner, MGA
Devon Gillissie, SA
Jon Golin, SA
Benjamin Gonzalez, SA
Terry Green, SA
Inna Grigorov, GA
Matthew Groves, AGT
Patricia Guyton, SA
Claude Harriott, GA
Solomone Havea, SA
Johnathan Hernandez, SA
Spencer Hieam, AGT
Stacy Hollingsworth, GA
James Hortman, GA
Shawn Horton, GA
Dan Ikei, SA
James Isip, MGA
James Jackson, AGT
Lary Johnson, SA
Kaylee Kielczewski, GA
Carrie Kollmar, AGT
Mahadai Kryshundayal, SA
Jonathan Lamb, SA
Norman Lane, SA
Isabelle Laraque, SA
Leonel Lazcano, MGA
Adam Leutner, SA
Teryn Lieurance, GA
Thomas Longino, GA
Marcus Martin, MGA
Joan McKee, SA
Marco Medina-Alarcon, AGT
Brian Merrill, AGT
Chrystal Merritt, AGT
Meghan Modrak, GA
Kareem Mutia, AGT
Zakary Paladino, AGT
Natalie Palatoff, AGT

Jimez Parker, SA
Linetti Pasikala, SA
Phillip Perrin, AGT
Delroy Phang, SA
Carolyn Phillips, AGT
Tauava Pitoai, AGT
Charles Portnoy, MGA
Lawanda Purdy, AGT
Anthony Quinn, AGT
David Ramnarine, MGA
Jason Ratchford, AGT
Preston Richey, AGT
Timetris Roberts, SA
Jennifer Robinson, AGT
Edwin Rosa, SA
Chris Routier, PR
Kyle Schimizzi, GA
David Schlagheck, AGT
Susan Scott, SA
Adrian Segalla, MGA
Joe Simoneau, SA
Erin K Smith, AGT
Taneshia Solomon, MGA
Glen Sprigg, AGT
Latia Stanley, SA
Sandra Stotler, AGT
Adam Stowe, GA
James Swartz, AGT
Rodney Taylor, AGT
Alfred Uipa, SA
Daniel Vilas, MGA
Kevin Wally, SA
Michelle Watson, AGT
Lisa West, PR
John Wilkinson, AGT

NEW
SGA



Zach Hart
Michigan
August 1

Zach Hart was personally recruited fresh out of high school by his brother and fellow SGA Mat in 2000. He's had a stellar career in the field including record-breaking personal producer and award-winning GA in 2005, a top ten personal producer in 2009 and Million Dollar Club member in 2010. He was the #1 MGA in 2012 and #3 MGA in 2013. "AIL is the true definition of Opportunity Unlimited and has allowed me to be me. It's taught me to be a better leader, father, mentor, friend, and husband," he says. Zach and wife Corrie live in Rochester Hills with their sons Sebastian, Cadyn, Colten and Espen.

NEW
SGA



Danny Umbertone
Mississippi
August 4

Danny joined AIL in 2008 in Kansas City, MO after a career in the food and beverage industry. He rose on the management track, and says the SGA opportunity found him at the perfect point in his career. "I was in the right place at the right time. I just had to get out of my comfort zone." He describes himself as team-oriented, hands-on and engaged, preferring to show people how to do things rather than simply telling them. Danny says he looks forward to changing lives in the same way his has been changed. Danny lives in Jackson, MS.

NEW SALES DIRECTOR



Bruce Alford
July 1

Bruce comes to us with more than 30 years of insurance sales and management experience. "My dad was in the insurance industry, so I guess it's in my blood." He has spent the last 20 years in management, serving in various capacities including Vice President of Sales & Recruiting and National Sales Director. He loves to travel and says he derives great satisfaction from "helping others get to walk across the stage." Bruce makes his home in Los Angeles.

PROMOTIONS

Regional General Agent
James Bailey
Porter Balke
Christopher Earle
Troy Plummer
Christopher Rodriguez
Brandon Summerton
Ho Tran
Bryon Welch
Marisa Willgruber
Kyle Wrobel
Master General Agent
Mickey Adkins
Mike Allen
Amy Baird
Shorne Brown
Corey Cox
Arie Davis
David Hefflin
Dennis Hickey
Jesse L Martin
Marcus Martin
Julian Morris
Robert Nolan

Zachary Santino
Adrian Segalla
Noah Shahin
Ricardo Subero
Jinelly Urena
Frances Walker
Newallow Weekes
Michael C Williams
Derek Wright
60% General Agent
Jerrard Brown
Bradley Bryan
Graham Carter
Nicki Griffiths
Alma Lozano
Dominic Park
Jhameka Quarles
Herbert Stell
Les Swain
James Wall
57.5% General Agent
Kayla Araujo
Tiffany Babin
Timothy Beckstead

Albert Biney-Amissh
Christopher Botelho
Jonathan Boyd
Kristen Brantley
Michael Cardoso
Rita Cham
Linda Eichelberger
Ivonne Goodwin
Damaris Henderson
Vanessa Ho
Andrew Hynan
Roneesha Johnson
Joseph Kleeb
David Koblinsky
Patrick Kushla
Mike Lade
Thor Leighton
William Loffer
Michael Loridas
Henry McCormick
Oleg Novitchii
Oscar Ortiz
Armita Ostowari
Jun Park

Robert Schneiderman
Amy Skalsky
Derrick Stinson
Michael Stuver
Deja Wesby
Richard Whyte
Matthew Willrodt
Derek Woo
55% Supervising Agent
Keana Brown
Kenneth Brown
Mindy Bryner
Haydee Burrola
Joshua Butler
Jason DeLane
Melissa Foy
Darryl Garth
Kariann Green
Gilbert Hicks
Scottie Leonard
Kendra Lesoski
Kelly McAdams
Billy Meyer
Vinecia Moore

Joan Mussington-Williams
Jerrett Parker
Carrie Phelps
John Rendon
Geddes Robinson
Eliran Shalom
Shanita Smith
Austin Soboleski
Kimberly Spinelli-Young
Michael Taylor
Llesena Tejada
Jay Tippeconnic
Jon Tubbs
Dominick Wernicke
Gabrielle Williams
Michael Winters
Sean Youssef
52.5% Supervising Agent
Danielle Abrams
Eddie Allen
Maria Aristy
Jennifer Ayars
James Berberich
Jonathan Berkowitz

Aryn Blase
Cindy Blount
Brendan Bradfield
Traleta Bradford
Mary Bramble
Nadine Braxton
Conrad Brown
Jamie Brown
Joshua Bunch
Jerricho Call
Xing Chen
Jonathan Coons
Hamilton Cribbs
Daren Davis
Hannah Davis
Judy Dawson
Ryan Denault
Nicholas Detrio
Ryan Diederich
Matthew Dixon
Andrew Dorf
Roger Drake
Jennifer Escobar
Catherine Fisher

Charles Freeman
Sheila Geisler
Isiah Gibson
Patrick Gleason
Bill Goswick
Frank Guarascio
Travis Harrison
Giselle Hernandez
Roseline Ilfrard
Joe Islar
Kamili Johnson
Tiffany Jordan
Joshua Kershaw
Jordan Kness
Kody Knight
Catherine Labelle
Carolle Landry
Alyssa Lang
Nicholas Lasala
Dante Leon Testino
Robert Locke
Demetrius Lucas
Joshua Manning
Alisabeth Marrocco

Chad McBeth
Kyle Mitchell
Robert Molloy
Christine Moore
Edgar Morales
Andrea Morris
Lincoln Murdoch
London Nelson
Duc Nguyen
Erin Nicole
Francys Oliva-Molina
Adam Oppedisano
Laura Parker
Kristin Pendleton
Alphonso Quallo
Camilo Quintero Ramirez
Jared Ramirez
Louis Reed
William Ridenour
Nichole Roderick
Alicia Rodriguez
April Sanchez
Shenetta Sapp
Duane Shaw

James Shouse
Brea Smith
Joseph Springstead
Paul Streater
Anthony Stuertzel
Raymond Swensen
Robert Tenore
Dalton Thomas
Brian Thornton
Hope Tupou de la Vara
Gregory Vess
Kim Walker
Lucretia Wesley
Hannah Whitten
Alexander Wood
Kristen Woolley
Justin Yankauskas
John Youkhanna
Lurance Yousef
Joshua Yurinko



■ Outlook



Susan Fuldauer
Vice President of
Public Relations Field Operations

MGA AGENT RETENTION — BONUS PROGRAM —



Ofa Tupouniua
\$4,250
Steve Friedlander



Daniel Hartwig
\$3,500
Surace-Smith



John Conard
\$3,250
Simon Arias



Zach Otto
\$3,250
Sabrina Lloyd



Marc Salvaggi
\$3,250
Surace-Smith

July Bonus Payout: **\$171,200**

July Bonus Qualifiers: **177**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Ofa Tupouniua	\$4,250	DeMario Cooper	\$1,500	Jamil Harris	\$1,000	Justin Adams	\$500
Daniel Hartwig	3,500	Matthew Diulus	1,500	Mark Hileman	1,000	Reynolds Akuamoa	500
John Conard	3,250	Ryan Hall	1,500	Hunter Houvener	1,000	Pamela Altman	500
Zach Otto	3,250	Stephen Jeung	1,500	Min Jiang	1,000	Souleymane Bah	500
Marc Salvaggi	3,250	Beau Locker	1,500	Sebastian Kazek	1,000	London Burnett	500
Harold Durana	3,000	Michael Musso	1,500	Melne Lewis	1,000	Ari Bykofsky	500
Emmanuel Villasenor	2,750	Angel Patryluk	1,500	Natalie Linker	1,000	Samuel Cohen	500
Patrick Bendure	2,500	Humberto Quintero	1,500	Richard Mansfield	1,000	Britton Costa	500
Monica Brown	2,500	David Thornton	1,500	Aaron McKenney	1,000	Patrick Duray	500
Patrick Stenglein	2,500	Tara Weisz	1,500	Igor Melcharek	1,000	Kelly Ekker	500
Steve Svendsen	2,250	Kyle Wrobel	1,500	Dorothy Niederer	1,000	Nicholas Engrav	500
Sean Velasquez	2,500	Alberto Alcalá	1,250	Raymond Risucci	1,000	Tony Geer	500
Christopher Chovanec	2,250	John Collins	1,250	Robert Rowell	1,000	Bobby Gujral	500
Todd Glazer	2,250	Christopher Earle	1,250	Cynthia Schneiderman	1,000	Hal Herman	500
Corey Hallam	2,250	Charley Forshee	1,250	Jamal Simmons	1,000	Christopher Hintz	500
Corey Helly	2,250	Sharif Grays	1,250	Shelly Stambach	1,000	Joshua Jackson	500
James Keefer	2,250	Thomas King	1,250	Ryan Stenglein	1,000	Avi Kauderer	500
Patrick Knouse	2,250	Michael Mandella	1,250	Craig Stropf	1,000	Ryan McIntosh	500
Mark Beckford	2,000	Tyler McKnight	1,250	Krista Thieme	1,000	Chad McLaughlin	500
Troy Elliott	2,000	Rafi Nawabi	1,250	Michael Tribbitt	1,000	Levar Morgan	500
Nasr Quadri	2,000	Aaron Ralston	1,250	Matthew Tumquist	1,000	Matthew Parks	500
Brian Schreiter	2,000	Doreen Ryan-Foti	1,250	Thomas Vena	1,000	Matt Pflueger	500
Jesse Spencer	2,000	Zachary Santino	1,250	Jameetri Washington	1,000	Ahfa Saleh	500
Marian Sertler	2,000	Amie McCracken	1,125	Derek Wright	1,000	Brooke Spain	500
Minh Phung	1,800	Lorena Barriere	1,000	Brian Zuzick	1,000	Ryan Tucker	500
Martha Zelaya	1,800	William Brookshire	1,000	Ibrahim Bah	750	Peter Van Der Westhuizen	500
Michael Denton	1,750	Corey Cox	1,000	Ryan Bisanz	750	Gregory VanSuch	500
John Sparby	1,750	Phil Folkertsma	1,000	Dustin Dunlap	750	Jake Yagjian	500
Brandon Summerton	1,750	Michael Gerstein	1,000	Herman Fennell	750	Thomas Yarbrough	500
Natalie Wagner	1,750	Luay Ghawi	1,000	Larry Ciddens	750	John Young	500
Jean Joseph	1,600	Alexandra Graham	1,000	Aaron Parks	750		

HERE'S HOW IT WORKS:

The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write \$4,000 Net ALP monthly in months 3-5 of their tenure. Here's how it works: If an Agent in MGA hierarchy writes a minimum of \$4,000 Net ALP in the 3rd month of tenure, the MGA gets \$250 bonus; in the 4th month, the MGA gets \$500 bonus; in the 5th month, the MGA gets \$1,000 bonus. All qualifiers listed achieved at least \$500 in bonus totals

IMPACT — It's What We Do

By definition, impact is the powerful or dramatic effect that something or somebody has on something or someone.

IMPACT is what we have on families and communities through the connections we make. Impact causes a ripple effect that can be either positive or negative. The concept of impact is important to understand, especially when it comes to who we are and what we do. We have the opportunity to impact lives in a positive manner.

I had the privilege to speak with one of our Building Trades Councils recently. AIL was provided the opportunity to do so, in part because of who we are, but also because these leaders have seen the positive impact of what we do. While I was speaking, the head of a Laborers District Council commented on how we have always come through with paying claims, always being there for their members. The Business Manager of another local said that he had just received an email that morning that they had lost a member and he would be getting us the information for the claim. He knew from past experience that we were a Company that could be counted on when a member's family was facing their darkest days.

These two labor leaders know firsthand the impact we have on their members and families. No doubt, others in that board room could tell similar stories of claims paid, as well.

There were, however, a couple of labor leaders at the table with whom we've had a negative impact in the past, by not holding up our end of the promise. After redefining for those union leaders who we are as a Company, re-emphasizing our core values, our beliefs and the importance of the impact we can have, I believe we will be provided a second opportunity to show them the positive impact we can create for their members.

It's important to understand you don't just work for any ordinary insurance company. You work for AIL/NILICO/UHL and you can be sure that the positive impact you choose to have on families every day increases the opportunity for us all and the impact we can have on a larger scale. You can also be sure that when you deliver our promise in good faith, we will have friends and relationships with the groups we have the privilege to serve that will grow stronger and last longer. Impact is also the power of one. You can be that one.

Please know that you are an important piece of a greater organization that is making a positive difference. From the work Team PR does in building and strengthening our relationships and heightening AIL/NILICO/UHL's visibility in our markets, to the kitchen table discussions that our hard working agents are having, we impact lives. And when we impact lives, we impact communities. And when our communities are supported and healthy, our countries are healthy. It's the ripple effect we create.

Never underestimate the power you have to change a life, a community, a country. **IMPACT** is The Power of One.

CODES

Code – \$900 contract-to-date new agent

The minimums for recognition are:
SA & GA – at least two codes during the month
MGA – at least three codes during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Sandra Sandoval	8	Sabrina Lloyd	Chelsie Young	3	Sabrina Lloyd	Torrey Hardy	2	Brandon Cooley
Christina Meyer	6	Sabrina Lloyd	Jayshaun Johnson	3	Chad Panzer	Rene Ortega	2	Brandon Cooley
Robert Schneiderman	6	Sabrina Lloyd	Lynne Hebert-Ouellette	3	Imran Satti	Herbert Stell	2	Joseph Diecedue
Samira Shaikh	5	Bob Olson	Ronald To	3	Brian Traboulay	Casey Johnson	2	Richard Dyer
Morgan Lobello	4	Gigliione-Ackerman	Nichole Roderick	2	Altig-Orlovic	Paul Zuzick	2	Laura Fisher
Taurean Flournoy	4	Kyle Johnson	Kunlin Zou	2	Altig-Orlovic	Genesisjane Hall	2	Steve Friedlander
Jeffrey Gilliana	4	Sabrina Lloyd	Tiffany Forrester	2	Simon Arias	Luao Leota	2	Steve Friedlander
Edmond Lee	4	Sabrina Lloyd	Brandon Hoskinson	2	Simon Arias	Armita Ostowari	2	Roger Fung
Jeremy Schroeder	4	Sabrina Lloyd	Jonathon Nagy	2	Simon Arias	Thresa Davenport	2	Gigliione-Ackerman
Duane Shaw	4	Sabrina Lloyd	Kenneth Orlando	2	Simon Arias	Christopher McFoy	2	Jatof-Foti
Victor Zavaleta	4	Sabrina Lloyd	Austin Soboleski	2	Simon Arias	Jenna Valentine-Thomas	2	Kyle Johnson
Alma Lozano	4	Bob Wingate	Rita Cham	2	Slav Bitman	Michael Cirelli	2	Dorian Oldham
Jason Sims	3	Altig-Orlovic	Monica Solis	2	Jose Carvajal	Elias Boles	2	Oldham-Bianchi
Michael Neilson	3	Simon Arias	Lakeita Opore	2	Samantha Chui	Tyler Peworchik	2	Oldham-Bianchi
LaKendra Carmichael	3	Samantha Chui	Heather Berg	2	Eric Cochran	Frank Cordaro	2	Theodore Pappas
John McDougald	3	Gigliione-Ackerman	Ran-D Baldwin	2	Cohen-Cohen	Jon Golin	2	Theodore Pappas
Nelson Saladen	3	Gigliione-Ackerman	Jean Gordon	2	Brandon Cooley	Nicholas Lasala	2	Theodore Pappas

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Enrique Sandoval	11	Sabrina Lloyd	Joseph Cruickshank	3	Simon Arias	Lori Dacyk	2	Altig-Orlovic
Jason H Lee	10	Sabrina Lloyd	Jordan Fenrich	3	Simon Arias	Michel LaHaye	2	Altig-Orlovic
William Loffer	9	Sabrina Lloyd	Elizabeth Leming	3	Simon Arias	Carina McGough	2	Altig-Orlovic
Moli Kaufusi	6	Steve Friedlander	Connor Sullivan	3	Simon Arias	Cleopatra Sola	2	Altig-Orlovic
Mark Dombrowski	6	Gigliione-Ackerman	Tyler Worstell	3	Simon Arias	Steven Stensrud	2	Altig-Orlovic
Mohammed Moalawi	6	Theodore Pappas	Pablo DeLaCruz	3	Jose Carvajal	Soncyia Williams	2	Altig-Orlovic
Nicole Wells	6	Surace-Smith	Linda Eichelberger	3	Samantha Chui	Timothy Bugge	2	Simon Arias
Shun Jackson	5	Dorian Brown	Christopher Dicks	3	Eric Cochran	Cameron Cimino	2	Simon Arias
Barbara Seyoum	5	Samantha Chui	Kiet Truong	3	Cohen-Cohen	James DePetro	2	Simon Arias
Donald Felix	5	Brandon Cooley	Celic Bell	3	Brandon Cooley	Daniel Dunham	2	Simon Arias
Christine DiSanto	5	Gigliione-Ackerman	Andre Hawthorne	3	Laura Fisher	Jamie Faulkner	2	Simon Arias
George O'Shea	5	Gigliione-Ackerman	Christian Fahey	3	Gigliione-Ackerman	Branden Griffin	2	Simon Arias
Scott Montgomery	5	Jatof-Foti	Bryan Fronberger	3	Chris Hernandez	Brittini Kwiecien	2	Simon Arias
John Napiza	5	Jatof-Foti	Jesse O Martin	3	Chris Hernandez	Jesse Rennich	2	Simon Arias
Nicole Newbold	5	Imran Satti	Megan Holiday	3	Marko Jankovic	Edwin Rodriguez	2	Simon Arias
Tammy Wingate	5	Bob Wingate	Michael Loras	3	Kyle Johnson	Lucan Schmidt	2	Simon Arias
Aldina DaRosa	4	Josh Chalom	Grant Myers	3	Dorian Oldham	Matthew J Wallace	2	Simon Arias
Jamey Haugen	4	Richard Correa	Ellen Schultz	3	Oldham-Bianchi	Jamie Winters	2	Simon Arias
Joy Vann-Austin	4	Cunningham-Weatherspoon	Maresa Rone	3	Bob Olson	Patrick Kushla	2	Jason Bratin
Gabriela Sime	4	Laura Fisher	Alon Fischer	3	Theodore Pappas	Robert Baillie	2	Josh Chalom
Fran Kolos	4	Gigliione-Ackerman	Christopher Murray	3	Theodore Pappas	Natalie Soboleva	2	Josh Chalom
Patrick Guthrie	4	Mathew Hart	Harynarine Ramoutar	3	Theodore Pappas	David Higa	2	Cohen-Cohen
Twalya Alexander	4	Kyle Johnson	Susan Bedrossian	3	Cisco Perez	Mike Lade	2	Cohen-Cohen
Vaughan Morrill	4	Corey Neff	Cornelius Jones	3	Alex Roland	Craig Winkelman	2	Cohen-Cohen
David Schanuel	4	Dorian Oldham	Jeremie Dupuis	3	Imran Satti	Jennifer Griffin	2	Brandon Cooley
Muhammed Ashraf	4	Theodore Pappas	Michael Shaba	3	Brian Traboulay	David Guns	2	Brandon Cooley
Drew Sharp	4	Philip Prata	Jacob Raine	3	Jeremy Welch	Shawn Horton	2	Brandon Cooley
Eric Peyton	4	Surace-Smith	Sathnarine Kumar	3	Williams-Zophin	Marcia Matthews	2	Brandon Cooley
Jason Ryan	4	Surace-Smith	Alma Lozano	3	Bob Wingate	Marlene Solis	2	Brandon Cooley
Ashley Ruhl	3	Altig-Orlovic	Ricardo Alanis	2	Altig-Orlovic	Shelley Suggett	2	Brandon Cooley

GA continued

NAME	#	SGA	NAME	#	SGA
Robert Conway	2	Richard Correa	Robert Schneiderman	2	Sabrina Lloyd
Felicity Hammill	2	Richard Correa	Brandon Baker	2	Travis Moody
Jonathan Hobbs	2	Richard Correa	Amanda South	2	Eric Neal
Oliver Zettas	2	Richard Correa	Kyle Schimizzi	2	Oldham-Bianchi
Duni Olusegun	2	Cunningham-Weatherspoon	Joseph Hagerman	2	Bob Olson
Zathia Zarza	2	Desi Dimitrova	Blake Hammond	2	Bob Olson
Keith Waldron	2	Richard Dyer	Rebyka Moyer	2	Bob Olson
Ricardo Grandt	2	Laura Fisher	Sidney Rodgers	2	Bob Olson
Soonalote Taogaga	2	Steve Friedlander	John Donovan	2	Theodore Pappas
Jorge Alvarez	2	Cindy Furer	Mark Glazer	2	Theodore Pappas
Mildred Machuca	2	Cindy Furer	Calvin Irving	2	Theodore Pappas
Philip Roffi	2	Cindy Furer	Mir Khan	2	Theodore Pappas
Marta Cunha	2	Gigliione-Ackerman	David Rigney	2	Scott Rehberg
David Palmer	2	Gigliione-Ackerman	Joseph J Smith	2	Alex Roland
Stephen Giddens	2	Steve Greer	Gerald Norton	2	Dan Rubio
Ernest Powell	2	Steve Greer	James Wall	2	Dan Rubio
Darrin Roberts	2	Steve Greer	Aaron Dupras	2	Paul Rumbuc
Kyle Lewicki	2	Mathew Hart	Micah Focken	2	Paul Rumbuc
Marce Garbett	2	David Hausman	Alexander Dorey	2	Imran Satti
Randy Markland	2	David Hausman	Brent Bowling	2	Surace-Smith
Matthew Bogle	2	Matt Henderson	Robert Drake	2	Surace-Smith
Jonathan Hanaway	2	Matt Henderson	Anthony Theriault	2	Surace-Smith
Brandon MacDonald	2	Matt Henderson	Eric Thompson	2	Surace-Smith
Jeremy Engrav	2	Chris Hernandez	Daniel Walton	2	Surace-Smith
Antonio Evans	2	Chris Hernandez	Ashley Wenning	2	Surace-Smith
Leya Kirchstein	2	Chris Hernandez	Lisa Richardson	2	Hancock-Taylor
Enrico Paredes	2	Jatof-Foti	Kathleen Nick	2	Jason Young
Amanda Zophin	2	Chris La Fond			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Zach Otto	24	Sabrina Lloyd	Troy Elliott	5	Eric Cochran	Christopher Rodriguez	4	Kyle Johnson	Christopher Akins	3	Laura Fisher
Marian Sertler	17	Sabrina Lloyd	Sean Velasquez	5	Cohen-Cohen	Melne Lewis	4	Bob Olson	Ryan Hall	3	Laura Fisher
Corey Helly	11	Gigliione-Ackerman	I-Perfection Harris	5	Cunningham-Weatherspoon	Aaron McKenney	4	Chad Panzer	Anita Ferris	3	Steve Friedlander
Syed Quadri	9	Theodore Pappas	Sharif Grays	5	Cindy Furer	Daniel Vilas	4	Cisco Perez	Stephen Hill	3	Steve Friedlander
Ofa Tupouniua	8	Steve Friedlander	Mavrick Fredericks	5	Gigliione-Ackerman	Timothy Wilson	4	Philip Prata	Shelly Russell	3	Cindy Furer
Cynthia Schneiderman	8	Sabrina Lloyd	Jorge Guerra	5	Gigliione-Ackerman	Tracy Hayes	4	Dan Rubio	Evan Holzhauer	3	Gigliione-Ackerman
Raymond Risucci	8	Dorian Oldham	Jack Keiderling	5	Gigliione-Ackerman	Steven King	4	Paul Rumbuc	Sebastian Kazek	3	Matt Henderson
Patrick Bendure	8	Surace-Smith	Ileana Rosas	5	Marko Jankovic	Dustin Dunlap	4	Surace-Smith	Nicholas Engrav	3	Chris Hernandez
John Nieves	8	Bob Wingate	Harold Durana	5	Jatof-Foti	Matthew Parks	4	Surace-Smith	Michael Mandella	3	Chris Hernandez
Monica M Brown	7	Dorian Brown	Doreen Ryan-Foti	5	Jatof-Foti	Aaron Ralston	4	Jeremy Welch	Jessica Santamarina	3	Matthew Hogan
Herman Fennell	7	Samantha Chui	Hal Herman	5	Oldham-Bianchi	Patrick Duray	4	Jason Young	Jessica Wilhite	3	Matthew Hogan
Kyle Wrobel	7	Mathew Hart	Nicholas Moore	5	Oldham-Bianchi	Christopher Hintz	3	Altig-Orlovic	Tatjana Tiki Tikhonov	3	Jatof-Foti
Alex Torruella	7	Sabrina Lloyd	Natalie Linker	5	Bob Olson	Trevor Mayer	3	Altig-Orlovic	Jesse Spencer	3	Stephen Jubrey
Bobby Szawja	7	Theodore Pappas	Nasr Quadri	5	Theodore Pappas	John McGrath	3	Altig-Orlovic	Michael Romeo	3	Oldham-Bianchi
Robert Kanaan	7	Imran Satti	Unique Hunnicutt	5	Alex Roland	Tina Phongsavath	3	Altig-Orlovic	Andre Bent	3	Bob Olson
Ryan Bisanz	7	Brian Traboulay	Dorothy Niederer	4	Altig-Orlovic	Patrick Rieger	3	Altig-Orlovic	Sheila Downey	3	Bob Olson
John Conard	6	Simon Arias	Ryan Stenglein	4	Altig-Orlovic	Casey Kunash	3	Simon Arias	John Leggio	3	Theodore Pappas
Jordan Chalom	6	Josh Chalom	Justin Adams	4	Simon Arias	Phillip Jenkins	3	Slav Bitman	Levar Morgan	3	Theodore Pappas
Arthur Sigler	6	Brandon Cooley	Michael Clemente	4	Simon Arias	Jinelly Urena	3	Jose Carvajal	Ryan Wilson	3	Philip Prata
Brian Zuzick	6	Laura Fisher	James Keefer	4	Simon Arias	Carl Carlberg	3	Cohen-Cohen	Matt Plueger	3	Tiffany Roland
Jimmy Tchen	6	Corey Neff	Andrew McQuade	4	Richard Correa	Stephen Jeung	3	Cohen-Cohen	Ryan O'Malley	3	Imran Satti
Ransey Vazquez	6	Bob Olson	Victor Restrepo	4	Richard Correa	Brandi Hershey	3	Brandon Cooley	Marc Salvaggi	3	Surace-Smith
Atta Saleh	6	Theodore Pappas	Steve Svendson	4	Richard Correa	William Myatt	3	Brandon Cooley	Jean Joseph	3	Williams-Zophin
Tony Geer	6	Surace-Smith	Todd Glazer	4	Joseph Diecedue	Emmanuel Villasenor	3	Brandon Cooley	Michael Musso	3	Williams-Zophin
Antonio Reyes	5	Simon Arias	Craig Strompf	4	Cindy Furer	Erin Allen	3	Richard Correa			
Albert Serur	5	Simon Arias	Cara DeFiore	4	Chris Hernandez	William Brookshire	3	Richard Correa			
Brian Welsh	5	Simon Arias	John Sparby	4	Chris Hernandez	Robert Rowell	3	Richard Dyer			

RGA

NAME	#	SGA
Robert Janev	49	Sabrina Lloyd
Justin Adams	24	Simon Arias
Thomas Vena	20	Simon Arias



PERSONAL RECRUITING

Unleash Your Career!



Oliver Huerta-Gonzalez
\$3,604
Sabrina Lloyd



Monica M Brown
\$1,849
Dorian Brown



Mele Simanu
\$1,804
Steve Friedlander



Marian Sertler
\$1,652
Sabrina Lloyd



Sarah Fischer
\$1,431
Sabrina Lloyd

JULY TOP PERSONAL RECRUITING AGENTS

— By Incentive Structure Payout*

July Total Payout: **\$185,396**

July Total Qualifiers: **511**

Name	Total	Name	Total	Name	Total	Name	Total
Oliver Huerta-Gonzalez	\$3,604	Shelley Suggett	\$701	Jesus Valdez	\$585	Samantha Walk	\$512
Monica M Brown	1,849	Norman White	700	Michael Denton	584	Tyler Owen	510
Mele Simanu	1,804	Justin Cada	678	Vicki Schettler	584	Mohammed Moalawi	505
Marian Sertler	1,652	Corey Gladwell	669	Jazkin Garcia-Martinez	584	Jason Fiala	505
Sarah Fischer	1,431	Corey Rech	668	Stephanie Cayetano	584	Monique McCullar	505
Nicholas Posey	1,267	David McCusker	667	Mark Cormier	584	Aaron Branhan	504
Lee Chacon	1,261	Matthew Parks	665	Dana Black	582	Darrell Asbell	500
Daniel Toshner	1,109	Armando Chairez	661	Lakiesha Hogan	579	Andrew Borg	500
Alvaro Canales-Osorio	1,092	George Kamel	659	Alvin Massenburg	572	Phillip Carter	500
Christopher See	1,086	Ransy Vazquez	658	Heather Berg	567	Renee Cuesta	500
Cornelius Jones	1,060	Lesina Ah Sue	644	Ryan Diederich	561	Deyon Dean	500
Ashley Reynolds	1,027	Sathnarine Kumar	643	Melissa Quintal	560	Lakeva Dees	500
Arturo Godinez Lopez	1,018	Christopher Hayes	641	Harmandeep Singh	558	Thomas Eckert	500
O'Neil Cooper	1,010	Cole Hatfield	636	Breanna Washington	558	Christopher S Evans	500
Thomas Inman	1,009	Nicholas Moore	636	John Russo	556	Erma Garza	500
Joshua Manning	1,006	Sarah Garcia	633	Robert Kanaan	553	Nicole Grajeda	500
Julius Reid	1,000	Nadine Braxton	631	Justin Adams	553	Norman Lane	500
Gabriela Sime	953	Derek Powell	630	Brendan Suranyi	546	Michael Licata	500
Oscar Ortiz	925	Robert Molloy	628	Edgar Barajas	545	Chase Longino	500
Tiffany Brown	922	Alex Kae	627	Meghan Modrak	545	Jonathan MacDonald	500
William Brookshire	895	Preston Schmidli	626	Delicia Lynch	543	Cynthia Martinez	500
Connie Patterson	883	Kevin Kyler	624	Larry Alexander	540	Kristina Moore	500
Cleopatra Sola	881	Barbara Jennings	623	Robert Neeley	535	Andrea Morris	500
Taylor Black	803	Debra Sulak	621	Myaa Fallon	534	Shawn Novak	500
Samira Shaikh	803	Thomas Moore	621	Brianna DiPietro	533	Michael O'Donnell	500
Kyle Wrobel	795	Bruce Hale	620	Daniel Bauer	531	Justin Pak	500
Stephen Giddens	774	Tiffany Babin	619	Quentin Harris	530	Kristin Pendleton	500
Britton Costa	767	Matthew J Wallace	613	Brittany Jack	526	James Ramsey	500
Vivian Rheams	760	Rochelle Matthews	612	Jared Teerlink	526	Christopher Reyes	500
James Sodan	736	Alfred Taren	611	Aaron McKenney	525	Lisa Richards	500
Darrious Polk	735	Nestor Franco	603	Meghan Grindy	520	Austin Smith	500
Andjela Avram	725	Peria Afuamua	598	Thomas Hirsch	519	Ruby Sorto	500
Corey Borden	724	Roger Drake	597	Leslie Williams	519	Brittany Thomas	500
Michael Neilson	721	Matthew Conrad	596	Courtney Gors	517	Karen Tran	500
Sharon Jones	717	Aaron Wallace	588	Mia Mitchell	516	Craig Upton	500
Thomas Grenfell-Stopko	716	Erick Snyder	587	John Rendon	514	Jameetri Washington	500
Matthew Kennedy	710	Angela Blackburn	587	Aaron Jacobitz	514	Felicia White	500
Marcus Moody	710	Imtiaz Haque	587	Gordon Biggums	514		

* Top Personal Recruiting Agents listed earned at least \$500

Personal Recruiting provides opportunity for all Agents to earn an additional monthly income stream above and beyond regular recruiting efforts performed by Managing Agents!



Monica M Brown
8 Recruits
Dorian Brown



Norman Lane
8 Recruits
Altig-Orlovic



Jarrell Drane
6 Recruits
Williams-Zophin



Oliver Huerta-Gonzalez
5 Recruits
Sabrina Lloyd



Heather Berg
4 Recruits
Eric Cochran



Oscar Ortiz
4 Recruits
Cindy Furer



David Schanuel
4 Recruits
Dorian Oldham



Heather Sons
4 Recruits
Travis Moody

JULY TOP PERSONAL RECRUITING AGENTS

— By Number of Personal Recruits*

Total Personal Recruiting Agents: **370**

Total Personal Recruits: **468**

Name	Personal Recruits	Name	Personal Recruits	Name	Personal Recruits	Name	Personal Recruits
Monica M Brown	8	Muhammed Ashraf	2	Domonique Love	2	Ryan Seigh	2
Norman Lane	8	Oscar Betancourt	2	Joshua Manning	2	Albert Serur	2
Jarrell Drane	6	Angelica Borda	2	John McDougald	2	Vernicia Shivers	2
Oliver Huerta-Gonzalez	5	Devon Chapman	2	Caio Mendes	2	Gabriela Sime	2
Heather Berg	4	Ryan Diederich	2	Marcus Moody	2	Joseph J Smith	2
Oscar Ortiz	4	Myaa Fallon	2	Vinecia Moore	2	Shelley Suggett	2
David Schanuel	4	Sarah Fischer	2	Erin Nicole	2	Brendan Suranyi	2
Heather Sons	4	Jeremy Gibson	2	Juan Olvera	2	Alfred Taren	2
Tracy Bell	3	Stephen Giddens	2	AshLynn Orng	2	Kiet Truong	2
Alvaro Canales-Osorio	3	Arturo Godinez Lopez	2	Justin Pak	2	Breanna Washington	2
Renee Cuesta	3	Darron Hacker	2	Connie Patterson	2	Deja Wesby	2
Taylor Foster	3	Robert Hamilton	2	Melissa Quintal	2	Lucretia Wesley	2
Lakiesha Hogan	3	Quentin Harris	2	Julius Reid	2	Jennifer Young	2
Alvin Massenburg	3	Andre Hawthorne	2	Ashley Reynolds	2		
Tina Phongsavath	3	Thomas Inman	2	Ileana Rosas	2		
Mickey Adkins	2	Willie Jackson	2	Shelly Russell	2		
Darrell Asbell	2	Jamel Johnson	2	Christopher See	2		

YTD TOP 25 PERSONAL RECRUITING AGENTS

— By Number of Personal Recruits*

YTD Total Personal Recruiting Agents: **780**

YTD Total Personal Recruits: **1,216**

Name	Personal Recruits	Name	Personal Recruits	Name	Personal Recruits	Name	Personal Recruits
Monica M Brown	10	Jarrell Drane	6	Jennifer Young	6	Oliver Huerta-Gonzalez	5
Maryann Cruz	10	Henry Ingraham	6	Tracy Bell	5	Armita Ostowari	5
Tina Phongsavath	10	Michael Neilson	6	Heather Berg	5	Ileana Rosas	5
Jamel Johnson	8	David Schanuel	6	Taylor Black	5	Samira Shaikh	5
Norman Lane	8	Daniel Toshner	6	Devon Chapman	5		
Alvin Massenburg	7	Ransy Vazquez	6	Darron Hacker	5		
Oscar Betancourt	6	Norman White	6	Megan Holiday	5		

* Top Personal Recruiting Agents listed have at least 2 Personal Recruits

SECOND BEST MONTH EVER:

\$16.2 Million of Net ALP

RECORD HIGH AGENT COUNT:

6,161

BEST CODE MONTH EVER:

1,250 Codes for July

BEST WEEK IN COMPANY HISTORY:

3,059 Submitting Agents

HIGHEST FOUR MONTH RETENTION:

75.2%



COMPANY RECORDS



THE SENIOR PRESENTATION



When your prospect indicates he/she is 60 years of age or older on the intro screen of the Needs-Based Presentation, the Senior Presentation launches **automatically!**

ALL-STAR CAST:

- » Final Expense (Cremation or Earth Burial)
- » A-71000 Coverage
- » Cancer Coverage

Typically, seniors no longer need Income, Mortgage, or College protection. The Senior Presentation places our Freedom of Choice Final Expense coverage front and center. Add Accident/Hospital and Cancer products — both of which include living benefits — and the Senior Presentation is a HIT!

CAMEO APPEARANCE BY:

- » Head Start

Head Start not only provides an immediate death benefit, but allows insured children to purchase additional insurance in the future regardless of occupation or health. Even if a prospect is excluded from the app, you can still present Head Start.

FEATURING:



» Memorial Guide



» Med Facts Kit

These "senior-centric" no-cost benefits are appealing to the senior market and provide an excellent opportunity to collect valuable referrals.

S SENIOR - UNDER 60 NOT ADMITTED
NOT AVAILABLE IN NY, NZ OR IRELAND

Individual Producers



Record Breaker

1. Brandon Summerton
Ottawa, ON



2. Jonni Ng
Renton, WA



3. Massoud Vaziri
Surrey, BC



4. Joey Kennedy
Nashville, TN



5. Ryan Kendl
Santa Rosa, CA



6. Tibor Simon
Winnipeg, MB



7. Annazette R Collins-Langston
Lombard, IL



8. Katie Massart
Calgary, AB



9. Dustin Dunbar
Sioux Falls, SD



10. George Kamel
Columbus, OH



11. Steven Stensrud
Calgary, AB



12. Thomas Molinski
Ottawa, ON



13. Daniel Li
Minneapolis, MN



14. Lucas Larson
Menomonee Falls, WI



15. Andrew Bishop
Provo, UT



16. Badr Elkousy
Surrey, BC



17. Helen Taylor
Surrey, BC



18. Kylee Saldivar
Pittsburgh, PA



19. Yihao Chen
Winnipeg, MB



20. Mark Lomonaco
Boise, ID

IceBreakers



Arturo Godinez Lopez
Schaumburg, IL
\$22,744 Net ALP
Alex Torruella MGA
Sabrina Lloyd SGA



Kashala Guiden
Schaumburg, IL
\$19,999 Net ALP
Zach Otto MGA
Sabrina Lloyd SGA



Zachary Lakatos
Tracy, CA
\$17,090 Net ALP
Kyle Wrobel MGA
Mathew Hart SGA



An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

July Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Brandon Summerton	\$97,845		85.4	Luay Ghawi	Altig-Orlovic
2.	Jonni Ng	47,380		88.6	Hunter Houvener	Altig-Orlovic
3.	Massoud Vaziri	44,396		88.3	Bobby Gujral	Altig-Orlovic
4.	Joey Kennedy	38,673		78.0	Ashlynn Orng	Altig-Orlovic
5.	Ryan Kendl	36,066		86.5	Nicholas Lorence	Altig-Orlovic
6.	Tibor Simon	33,589		89.2	Alex Kae	Altig-Orlovic
7.	Annazette R Collins-Langston	31,244	97		Andre Bent	Bob Olson
8.	Katie Massart	30,723		91.9	John McGrath	Altig-Orlovic
9.	Dustin Dunbar	28,999		87.8		Altig-Orlovic
10.	George Kamel	28,949		75.7	Patrick Bendure	Surace-Smith
11.	Steven Stensrud	28,516		81.5	John McGrath	Altig-Orlovic
12.	Thomas Molinski	27,794	87		Yussuf Elzein	Altig-Orlovic
13.	Daniel Li	27,652		81.5	Patrick Stenglein	Altig-Orlovic
14.	Lucas Larson	27,109	95		John Sparby	Chris Hernandez
15.	Andrew Bishop	26,688		71.1	Nicholas Lorence	Altig-Orlovic
16.	Badr Elkousy	26,362		77.1	Alex Kae	Altig-Orlovic
17.	Helen Taylor	25,919		71.2	Bobby Gujral	Altig-Orlovic
18.	Kylee Saldivar	25,231	95		Avi Kauderer	Simon Arias
19.	Yihao Chen	24,757		95.3	Sara Vaz	Altig-Orlovic
20.	Mark Lomonaco	24,653		88.2	Richard Mansfield	Altig-Orlovic
21.	Maria Avila	23,405	93		Steve Svendson	Richard Correa
22.	Mathew White	23,018		84.5	Christopher Hintz	Altig-Orlovic
23.	Arturo Godinez Lopez	22,744	100		Alex Torruella	Sabrina Lloyd
24.	Bruce Tan	22,713		92.8	Christopher Clark	Altig-Orlovic
25.	Justin Germany	22,633		81.4		Dan Rubio
26.	Caroline Mikhail	22,625	87		Kevin Appasamy	Altig-Orlovic
27.	Kevin Wally	22,227		76.1	Sara Vaz	Altig-Orlovic
28.	Michael van Delft	22,156		80.3		Imran Satti
29.	Brian Welsh	22,056		72.4	Brian Welsh	Simon Arias
30.	Matthew Brazeau	21,858	91		Corey Cox	Altig-Orlovic
31.	Carlo Buhay	21,687		81.9	Sara Vaz	Altig-Orlovic
32.	Hope Tupou de la Vara	21,622	99		Dorothy Niederer	Altig-Orlovic
33.	Kehinda Pryor	21,435		77.3	Melne Lewis	Bob Olson
34.	Eric Snyder	21,333		84.0	Eric Ebbitt	Simon Arias
35.	Daniel Toshner	20,916		74.3	Joshua Olin	Altig-Orlovic
36.	Bradley Kampmeier	20,897		77.9	Kathryn Chaisson	Chris Hernandez
37.	Sherry Schick	20,860		86.7	John McGrath	Altig-Orlovic
38.	Sandra Underwood	20,511		73.7	Andre Bent	Bob Olson
39.	Kelly McDonald	20,439		78.8	Richard Mansfield	Altig-Orlovic
40.	Kyle Butler	20,258		84.6	Nicholas Lorence	Altig-Orlovic
41.	Kashala Guiden	19,999	100		Zach Otto	Sabrina Lloyd
42.	Benjamin Ainscough	19,716		83.3	Bobby Gujral	Altig-Orlovic
43.	Kenneth Cook	19,503	99		Britton Costa	Simon Arias
44.	Erez Shabtay	19,414		90.5	Robert Hamilton	Altig-Orlovic
45.	William Katz	19,400	97		Marian Sertler	Sabrina Lloyd
46.	Timothy Nolan	19,357		86.3	Hal Herman	Oldham-Bianchi
47.	Brock Lampee	19,323		92.0	Brooke Spain	Brandon Cooley
48.	Kaylee Kielczewski	18,902		83.5	Sara Vaz	Altig-Orlovic
49.	Brett VanEffen	18,643		78.6	Alta Herpel	Chris Hernandez
50.	Kevin Ishikane	18,638		86.3		Altig-Orlovic



ALL TIME RECORD: **HOT NEW RECORD!!! BRANDON SUMMERTON \$97,845 Net ALP**

YTD Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Ryan Kendl	\$339,626		86.5	Nicholas Lorence	Altig-Orlovic
*2.	Joshua Dishong	301,196		71.1	Patrick Bendure	Surace-Smith
*3.	Joey Kennedy	176,968		78.0	AshLynn Orng	Altig-Orlovic
*4.	Mark Lomonaco	167,262		88.2	Richard Mansfield	Altig-Orlovic
*5.	Bruce Tan	166,288		92.8	Christopher Clark	Altig-Orlovic
*6.	Dustin Dunbar	155,416		87.8		Altig-Orlovic
*7.	Michael van Delft	151,935		80.3		Imran Satti
*8.	Max Quasem	150,280		83.3		Cohen-Cohen
*9.	Katie Massart	147,523		91.9	John McGrath	Altig-Orlovic
*10.	Daniel Li	146,764		81.5	Patrick Stenglein	Altig-Orlovic
11.	Kimberly Spinelli-Young	141,281	81		Mavrick Fredericks	Giglione-Ackerman
12.	Brandon Summerton	136,978		85.4	Luay Ghawi	Altig-Orlovic
13.	Jonni Ng	133,702		88.6	Hunter Houvener	Altig-Orlovic
14.	George Kamel	127,234		75.7	Patrick Bendure	Surace-Smith
15.	Erez Shabtay	118,060		90.5	Robert Hamilton	Altig-Orlovic
16.	Joseph Sarasin	116,835		72.2	Pamela Altman	Surace-Smith
17.	Kehinda Pryor	113,758		77.3	Melne Lewis	Bob Olson
18.	Joachim Jean	113,159		70.0	Ryan Hall	Laura Fisher
19.	Alfred Uipa	111,919		82.8	Stephen Hill	Steve Friedlander
20.	Massoud Vaziri	109,771		88.3	Bobby Gujral	Altig-Orlovic
21.	Tibor Simon	109,270		89.2	Alex Kae	Altig-Orlovic
22.	Bradley Kampmeier	108,320		77.9	Kathryn Chaisson	Chris Hernandez
23.	Alan Sedaghat	107,825		87.5	Bobby Gujral	Altig-Orlovic
24.	Mike Allen	105,763		83.3		Travis Moody
25.	Justin Germany	105,725		81.4		Dan Rubio
26.	Annazette R Collins-Langston	105,069	97		Andre Bent	Bob Olson
27.	Orett Nelson	101,446		71.2		Josh Chalom
28.	Mike Sukhbaatar	101,326		90.1		Danny Umbertone
29.	Christine Weatherspoon	100,643		86.2		Chad Panzer
30.	Steven Stensrud	98,783		81.5	John McGrath	Altig-Orlovic
31.	Amy Shui	97,411		84.0		Giglione-Ackerman
32.	Mark Neilson	94,693		79.0	Nicholas Lorence	Altig-Orlovic
33.	Alvin Ali	93,694	92		Harold Durana	Jatoft-Foti
34.	Sean Grant	93,201		84.5	Melne Lewis	Bob Olson
35.	Paul Smith	91,359		90.0	Patrick Bendure	Surace-Smith
36.	Sherry Schick	91,318		86.7	John McGrath	Altig-Orlovic
37.	Ruben Soberanes	88,113		75.6	Doreen Ryan-Foti	Jatoft-Foti
38.	Alma Barriga Gonzalez	87,951		91.0	Malay Prom	Jatoft-Foti
39.	Patrick Donovan	87,392		83.6	Ryan Stenglein	Altig-Orlovic
40.	Joey Sales	87,376		88.7	Jonathan Emura	Altig-Orlovic
41.	Damaris Henderson	87,191		86.9	Sean Velasquez	Cohen-Cohen
42.	Ryan Vopat	86,900		90.5	Bradley Weigand	Surace-Smith
43.	Daniel Toshner	86,181		74.3	Joshua Olin	Altig-Orlovic
44.	Jean Gordon	85,230		73.2	Emmanuel Villasenor	Brandon Cooley
45.	Soonalote Taogaga	83,927		71.2	Stephen Hill	Steve Friedlander
46.	Rita Charles	83,283		69.0	Stephen Hill	Steve Friedlander
47.	Timothy Nolan	82,956		86.3	Hal Herman	Oldham-Bianchi
48.	Omar Hashimi	82,146		73.7		Jatoft-Foti
49.	Shalom Chaimov	82,084	85		Syed Quadri	Theodore Pappas
50.	Lleison Martinez	81,689		81.6		Cisco Perez

ALL TIME RECORD: **ALAN SEDAGHAT \$530,329 Net ALP**

Supervising Agents



1. Victor Zavaleta
Schaumburg, IL



2. Christina Meyer
Schaumburg, IL



3. Bradley Gray
Halifax, NS



4. Lynne Hebert-Ouellette
Halifax, NS



5. Sandra Sandoval
Schaumburg, IL

July Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Victor Zavaleta	\$58,646	\$60,591	90		Marian Sertler Sabrina Lloyd
2.	Christina Meyer	57,690	57,954	90		Alex Torruella Sabrina Lloyd
3.	Bradley Gray	53,652	56,061	84		Robert Kanaan Imran Satti
4.	Lynne Hebert-Ouellette	52,611	61,297	95		Ryan O'Malley Imran Satti
5.	Sandra Sandoval	40,339	40,490	87		Marian Sertler Sabrina Lloyd
6.	Aissa Diehl	31,802	39,362	96		Albert Serur Simon Arias
7.	Steven Rios	31,242	31,242	85		Marian Sertler Sabrina Lloyd
8.	Phillip McElfresh	30,385	35,043	69.7		Matthew Diulus Simon Arias
9.	Jeffrey Gilliana	26,055	26,746	82		Zach Otto Sabrina Lloyd
10.	Edmond Lee	25,075	25,075	79		Zach Otto Sabrina Lloyd

ALL TIME RECORD: \$286,210 1st Six Mo Agt
ALL TIME RECORD: \$286,210 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Chelsie Young	\$270,166	\$282,187	73.4		Zach Otto Sabrina Lloyd
2.	Christina Meyer	234,162	234,426	90		Alex Torruella Sabrina Lloyd
3.	Bradley Gray	230,039	262,358	84		Robert Kanaan Imran Satti
4.	Sandra Sandoval	198,537	198,688	87		Marian Sertler Sabrina Lloyd
5.	Jeffrey Gilliana	170,969	174,040	82		Zach Otto Sabrina Lloyd
6.	Pauline Cresswell	169,278	184,693	75.1		Ofa Tupouniua Steve Friedlander
7.	Lineti Pasikala	148,435	183,720	74.9		Ofa Tupouniua Steve Friedlander
8.	Victor Zavaleta	144,077	147,388	90		Marian Sertler Sabrina Lloyd
9.	Steven Rios	127,059	127,650	85		Marian Sertler Sabrina Lloyd
10.	Jeremiah Wiskeman	126,396	161,801	69.7		Michelle Crowe Simon Arias

ALL TIME RECORD: \$653,097 1st Six Mo Agt
ALL TIME RECORD: \$959,675 Net ALP

General Agents



1. Scott Montgomery
Concord, CA



2. Moli Kaufusi
Auckland, NZ



3. Enrique Sandoval
Schaumburg, IL



4. Timothy Bugge
Pittsburgh, PA



5. George O'Shea
Eatontown, NJ



6. Tyler Worstell
Pittsburgh, PA



7. Erica Fitzsimmons
Pittsburgh, PA



8. Oliver Zettas
Aurora, CO



9. Gabriela Sime
Burlington, MA



10. Cleopatra Sola
Honolulu, HI

July Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Scott Montgomery	\$74,116	\$93,817	93		Harold Durana Jatoft-Foti
2.	Moli Kaufusi	73,286	114,457	69.4		Ofa Tupouniua Steve Friedlander
3.	Enrique Sandoval	71,402	73,460	72.0		Marian Sertler Sabrina Lloyd
4.	Timothy Bugge	71,360	78,013	69.3		Britton Costa Simon Arias
5.	George O'Shea	58,182	57,288	93		Corey Helly Giglione-Ackerman
6.	Tyler Worstell	57,909	63,973	83.3		John Conard Simon Arias
7.	Erica Fitzsimmons	56,479	68,327	79.6		Avi Kauderer Simon Arias
8.	Oliver Zettas	52,494	63,099	91		William Brookshire Richard Correa
9.	Gabriela Sime	50,301	49,851	71.6		Brian Zuzick Laura Fisher
10.	Cleopatra Sola	47,981	47,981	97.9		Dorothy Niederer Altig-Orlovic
11.	Steven Sibelman	44,514	48,634	91		Marc Salvaggi Surace-Smith
12.	Nicole Wells	42,922	51,751	82.1		Joseph Geer Surace-Smith
13.	Eric Thompson	42,528	54,571	79.1		Matthew Parks Surace-Smith
14.	John Napiza	41,588	62,505	73.5		Doreen Ryan-Foti Jatoft-Foti
15.	Robert Schneiderman	41,451	47,451	76.9		Cynthia Schneiderman Sabrina Lloyd
16.	Patrick Guthrie	40,319	51,796	78.9		Kyle Wrobel Mathew Hart
17.	Jesse Rennich	39,884	60,098	74.0		Matthew Diulus Simon Arias
18.	Barbara Seyoum	38,572	44,154	86.1		Herman Fennell Samantha Chui
19.	O'Neil Cooper	38,243	40,567	97		Michael Denton Scott Rehberg
20.	Brent Bowling	38,162	54,642	85		Marc Salvaggi Surace-Smith

ALL TIME RECORD: \$441,104 1st Six Mo Agt
ALL TIME RECORD: \$624,474 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Moli Kaufusi	\$836,489	\$981,466	69.4		Ofa Tupouniua Steve Friedlander
*2.	Enrique Sandoval	461,990	480,905	72.0		Marian Sertler Sabrina Lloyd
*3.	Scott Montgomery	343,455	495,183	93		Harold Durana Jatoft-Foti
*4.	Timothy Bugge	330,569	377,358	69.3		Britton Costa Simon Arias
*5.	Cameron Cimino	286,568	413,403	85		Tim McAdams Simon Arias
6.	Fran Kolos	267,652	356,996	70.6		Mavrick Fredericks Giglione-Ackerman
7.	Robert Schneiderman	266,226	339,464	76.9		Cynthia Schneiderman Sabrina Lloyd
8.	Ashley Wenning	254,405	446,648	79.4		Daniel Hartwig Surace-Smith
9.	Brent Bowling	239,328	370,408	85		Marc Salvaggi Surace-Smith
10.	John Napiza	237,836	346,229	73.5		Doreen Ryan-Foti Jatoft-Foti
11.	David Higa	236,521	291,744	81.6		Sean Velasquez Cohen-Cohen
12.	Jesse Rennich	215,252	370,964	74.0		Matthew Diulus Simon Arias
13.	Nicholas Scordos	213,723	392,001	86		Matthew Parks Surace-Smith
14.	Jason Ryen	202,498	296,249	80.3		Dustin Dunlap Surace-Smith
15.	Kade Beck	200,592	249,860	69.3		Joshua Jackson Joseph Diecedue
16.	Anthony Theriault	199,730	529,905	72.0		Patrick Bendure Surace-Smith
17.	Drew Sharp	189,409	313,770	73.9		Timothy Wilson Philip Prata
18.	Barbara Seyoum	189,142	226,079	86.1		Herman Fennell Samantha Chui
19.	Gabriela Sime	188,930	197,579	71.6		Brian Zuzick Laura Fisher
20.	Tyler Worstell	188,784	260,655	83.3		John Conard Simon Arias

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt
ALL TIME RECORD: \$2,262,883 Net ALP

Master General Agents



1. Marian Sertler
Schaumburg, IL



2. Zach Otto
Evansville, IN



3. Ofa Tupouniua
Auckland, NZ



4. Britton Costa
Pittsburgh, PA



5. Corey Helly
Eatontown, NJ



6. Marc Salvaggi
Boardman, OH



7. Daniel Hartwig
Toledo, OH



8. John Conard
Pittsburgh, PA



9. Harold Durana
Concord, CA



10. Sean Velasquez
Los Angeles, CA

July Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Marian Sertler	\$160,927	\$175,948		71.5	Sabrina Lloyd
2.	Zach Otto	147,054	151,736		75.5	Sabrina Lloyd
3.	Ofa Tupouniua	107,492	169,418		71.4	Steve Friedlander
4.	Britton Costa	103,784	113,494		71.9	Simon Arias
5.	Corey Helly	89,950	94,868		70.1	Giglione-Ackerman
6.	Marc Salvaggi	82,676	107,012		81.3	Surace-Smith
7.	Daniel Hartwig	81,919	145,082		77.1	Surace-Smith
8.	John Conard	77,670	97,299		77.3	Simon Arias
9.	Harold Durana	74,116	104,784		80.0	Jatoft-Foti
10.	Sean Velasquez	71,198	79,672		81.5	Cohen-Cohen
11.	Syed Quadri	69,514	128,737		70.0	Theodore Pappas
12.	Kyle Wrobel	67,137	87,162	90		Mathew Hart
13.	John Sparby	66,585	97,154		80.9	Chris Hernandez
14.	Dorothy Niederer	66,448	87,639		88.2	Altig-Orlovic
15.	Albert Serur	66,192	102,134		69.4	Simon Arias
16.	Michael Denton	65,476	69,905	91		Scott Rehberg
17.	Raymond Risucci	65,196	91,973		77.9	Dorian Oldham
18.	Matthew Parks	65,090	137,346		79.9	Surace-Smith
19.	Patrick Bendure	64,051	168,621	98		Surace-Smith
20.	Bobby Szwaja	63,727	100,424		74.7	Theodore Pappas

ALL TIME RECORD: \$438,277 1st Six Mo Agt
ALL TIME RECORD: \$723,872 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Ofa Tupouniua	\$1,102,277	\$1,441,692		71.4	Steve Friedlander
*2.	Marian Sertler	817,027	897,948		71.5	Sabrina Lloyd
*3.	Matthew Parks	530,116	969,765		79.9	Surace-Smith
*4.	Zachary Hart	529,068	1,609,023		77.2	Surace-Smith
*5.	Daniel Hartwig	505,175	919,034		77.1	Surace-Smith
6.	Syed Quadri	493,549	830,795		70.0	Theodore Pappas
7.	Britton Costa	488,266	603,788		71.9	Simon Arias
8.	Zach Otto	472,458	498,901		75.5	Sabrina Lloyd
9.	Bobby Szwaja	472,430	691,982		74.7	Theodore Pappas
10.	Stephen Hill	450,039	1,124,980		69.8	Steve Friedlander
11.	Ryan Hall	415,654	740,900		72.5	Laura Fisher
12.	Nicholas Moore	390,519	540,345		73.2	Oldham-Bianchi
13.	Albert Serur	386,765	654,558		69.4	Simon Arias
14.	Raymond Risucci	380,541	662,089		77.9	Dorian Oldham
15.	Marc Salvaggi	361,994	565,351		81.3	Surace-Smith
16.	Harold Durana	342,214	541,840		80.0	Jatoft-Foti
17.	Cynthia Schneiderman	322,531	435,511		74.1	Sabrina Lloyd
18.	Doreen Ryan-Foti	320,988	1,267,023		75.6	Jatoft-Foti
19.	Corey Helly	319,154	448,830		70.1	Giglione-Ackerman
20.	Ryan Bisanz	314,633	519,824		73.4	Brian Traboulay

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt
ALL TIME RECORD: \$4,468,285 Net ALP

Regional General Agents



1. Robert Janev
Schaumburg, IL



2. Thomas Vena
Pittsburgh, PA



3. Justin Adams
Pittsburgh, PA



4. Marian Sertler
Schaumburg, IL



5. Patrick Bendure
Columbus, OH

July Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Robert Janev	\$330,601	\$366,707		72.0	Sabrina Lloyd
2.	Thomas Vena	306,055	567,285		72.8	Simon Arias
3.	Justin Adams	243,511	447,621		69.8	Simon Arias
4.	Marian Sertler	222,984	238,269		71.2	Sabrina Lloyd
5.	Patrick Bendure	203,803	426,035		76.1	Surace-Smith
6.	Andrew McQuade	191,404	276,427		73.8	Richard Correa
7.	Michael Vasu	178,907	371,771		78.8	Surace-Smith
8.	Doreen Ryan-Foti	172,563	363,625		76.7	Jatoft-Foti
9.	Matthew Parks	161,838	308,352		78.9	Surace-Smith
10.	Brett Gryska	150,077	348,821		74.6	Oldham-Bianchi

ALL TIME RECORD: \$980,159 1st Six Mo Agt
ALL TIME RECORD: \$1,435,508 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Robert Janev	\$1,947,698	\$2,210,419		72.0	Sabrina Lloyd
*2.	Justin Adams	1,614,625	2,852,213		69.8	Simon Arias
3.	Thomas Vena	1,544,872	2,905,374		72.8	Simon Arias
4.	Patrick Bendure	1,477,314	3,548,379		76.1	Surace-Smith
5.	Michael Vasu	1,336,163	2,502,618		78.8	Surace-Smith
6.	Paul Kelly	1,326,395	1,977,644		71.3	Steve Friedlander
7.	Levar Morgan	1,187,272	2,000,147		73.5	Theodore Pappas
8.	Marian Sertler	1,090,200	1,171,386		71.2	Sabrina Lloyd
9.	Matthew Parks	1,079,527	1,877,034		78.9	Surace-Smith
10.	Brett Gryska	1,052,953	2,561,813		74.6	Oldham-Bianchi

ALL TIME RECORD: \$5,230,627 1st Six Mo Agt
ALL TIME RECORD: \$8,242,209 Net ALP

State General Agents

Spotlight recognizes State General Agents in Categories I-IX with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-IX will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-IX will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Rick Altig
CATEGORY I



Ilija Orlovic
CATEGORY I



Sabrina Lloyd
CATEGORY II



Richard Correa
CATEGORY III



David Hausman
CATEGORY IV



Jeremy Welch
CATEGORY V



Samantha Chui
CATEGORY VI



Kyle Johnson
CATEGORY VII



Chad Panzer
CATEGORY VIII



Cisco Perez
CATEGORY IX



Top Rookie

Mathew Hart
Net ALP \$88,074



Top Start-Up

Byron Paz
Net ALP \$57,981

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards. Only the top 3 Rookie and Start Up SGAs in each category with a minimum of \$25K of production are listed.

July

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Altig-Orlovic	78.0		\$1,079,704	\$935,300	115	98	214
	Simon Arias		72.4	746,797	632,200	118	41	160
	Theodore Pappas		76.5	287,037	303,100	95	22	116
II	Sabrina Lloyd	71.9		\$392,658	\$260,000	151	80	231
	Giglione-Ackerman		76.8	242,758	238,000	102	42	144
III	Richard Correa	75.3		\$274,503	\$173,200	158	140	298
	Williams-Zophin		72.9	216,103	173,200	125	35	159
	Chris Hernandez		78.2	229,635	186,200	123	25	149
	Brandon Cooley		76.0	160,416	186,200	86	19	105
IV	David Hausman	77.4		\$182,441	\$138,500	132	90	222
	Joseph Diecedue		75.9	119,955	138,500	87	39	126
V	Jeremy Welch	73.3		\$109,302	\$112,500	97	15	112
VI	Samantha Chui	78.1		\$78,816	\$83,000	95	126	221
	Cindy Furer		81.2	108,045	83,000	130	41	171
	Cunningham-Weatherspoon		72.3	75,995	83,000	92	20	112
VII	Kyle Johnson	87		\$73,062	\$78,000	94	162	255
	Brian Traboulay		73.5	73,661	78,000	94	17	111
VIII	Chad Panzer	74.4		\$64,054	\$60,600	106	1,049	1,155
	Scott Rehberg		73.2	83,352	60,600	138	192	329
	Eric Cochran		79.5	65,660	60,600	108	70	179
IX	Cisco Perez	70.6		\$48,612	\$52,000	93	479	573

YTD

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Altig-Orlovic	78.0		\$5,990,550	\$6,547,100	91	40	131
	Theodore Pappas		76.5	2,168,537	2,121,700	102	17	119
	Simon Arias		72.4	4,243,285	4,425,400	96	21	117
II	Sabrina Lloyd	71.9		\$2,220,880	\$1,820,000	122	37	159
	Giglione-Ackerman		76.8	1,885,243	1,666,000	113	34	147
III	Richard Correa	75.3		\$1,405,871	\$1,212,400	116	42	158
	Brandon Cooley		76.0	1,278,266	1,303,400	98	30	128
IV	David Hausman	77.4		\$1,058,290	\$969,500	109	45	154
	Joseph Diecedue		75.9	857,099	969,500	88	17	105
V	Laura Fisher	74.6		\$726,094	\$787,500	92	40	132
VIII	Chad Panzer	74.4		\$367,887	\$424,200	87	153	240
	Scott Rehberg		73.2	480,322	424,200	113	54	168
	Eric Cochran		79.5	363,729	424,200	86	40	126
IX	Corey Neff	85		\$339,791	\$270,700	126	16	141

July

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Mathew Hart	74.7		\$88,074
	Dorian Brown		70.5	64,331
	Stephen Jubrey		72.0	46,903
Start-Up	Byron Paz	88		\$57,981
	Marko Jankovic		73.5	45,417
	Jared Cleckner		80.6	33,197

YTD

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Mathew Hart	74.7		\$401,888
	Stephen Jubrey		72.0	389,388
	Jason Bratin		79.7	336,623
Start-Up	Byron Paz	88		\$275,865
	Jared Cleckner		80.6	221,888
	Marko Jankovic		73.5	197,937

Public Relations



1. Rona Pileggi Spano
CATEGORY I
Chicago, IL



2. Chuck Hill
CATEGORY I
Lodi, CA



1. Tami Williams
CATEGORY II
Indianapolis, IN



2. Jace Wainwright
CATEGORY II
Frisco, TX



1. Bill Verbeten
CATEGORY III
Milwaukee, WI



2. Travis Daniels
CATEGORY III
Pittsburgh, PA



1. Lori Vaughn
CATEGORY IV
Portland, OR



2. Paul Winslow
CATEGORY IV
St. Louis, MO



1. Tony Anderson
Indianapolis, IN



1. Carl Zabloutny
Las Vegas, NV



1. Cindy Cleary
Kansas City, MO

Congratulations on your first signed TG!

1st TG



Michelle Baker
Seguin, TX

1st TG



Brian Dolan
Trumbull, CT

1st TG



Maurice Hackett
Stamullen, Ireland

1st TG



Bertine Louissaint
Quincy, MA

July Production

Category	Rank	Name	Production in Cards	Manager
I	1.	Rona Pileggi Spano	2,836	Chicago/Dawn Trudden
	2.	Chuck Hill	1,863	NorCal & Reno/Jason Beckman
	3.	Al Wall	1,801	Toronto/Laurie Onasch
	4.	Malka Arony	1,649	AZ/Maureen Roberts
	5.	Fran Christie	1,285	BC/Jacqueline Lowe
II	1.	Tami Williams	2,722	IN/Michelle Baxter
	2.	Jace Wainwright	1,561	Dallas/Jay Bentley
	3.	Robin Andrade	1,520	Mass & RI/Patrena Smith
	4.	Lacy Martin	1,283	Houston/Christa Davis
	5.	Carol Matthai	1,212	MD/DC & N VA/George Farenthold
III	1.	Bill Verbeten	1,849	WI/Amanda Mlinaz
	2.	Travis Daniels	1,848	PA/Katherine Kidder
	3.	David Blaisdell	1,625	TN & SW NC/Rosanna Gill
	4.	Dee Hettinger	1,471	KS & NW MO/Cindy Cleary
	5.	Tony Anderson	1,231	IN/Tami Williams
IV	1.	Lori Vaughn	3,147	OR/Shannon Bennett
	2.	Paul Winslow	2,203	St Louis/Cindy Cleary
	3.	Anna Guido Rohrer	1,536	S OH/Tami Williams
	4.	Tim O'Connor	1,264	OK/Jay Bentley
	5.	Darrell Dorey	921	Maritimes/Melissa Lively
Rookie	1.	Tony Anderson	1,231	IN/Tami Williams
IceBreaker	1.	Carl Zabloutny	807	NV/Maureen Roberts

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production

Category	Rank	Name	Production in Cards	Manager
I	*1.	Susan Gilbert	15,208	Chicago/Dawn Trudden
	*2.	Malka Arony	15,027	AZ/Maureen Roberts
	3.	Chuck Hill	13,575	NorCal & Reno/Jason Beckman
	4.	Mark Gagliardi	11,640	NorCal & Reno/Chuck Hill
	5.	Larry Lozano	11,131	NorCal & Reno/Chuck Hill
II	*1.	Robin Andrade	11,917	Mass & RI/Patrena Smith
	*2.	Carol Matthai	8,581	MD/DC & N VA/George Farenthold
	3.	Bernard Weaver	7,372	PA/Katherine Kidder
	4.	Shelly Korb	6,304	GA/John Keliher
	5.	Tami Williams	6,254	IN/Michelle Baxter
III	*1.	David Blaisdell	13,382	TN & SW NC/Rosanna Gill
	*2.	Travis Daniels	11,293	PA/Katherine Kidder
	3.	Nicole Schneider	7,056	MN/Erica Dalager
	4.	Robin Denham	6,243	KS & NW MO/Cindy Cleary
	5.	Lou Nell Busby	5,855	KY/Tami Williams
IV	*1.	Paul Winslow	13,296	St Louis/Cindy Cleary
	*2.	Lori Vaughn	11,174	OR/Shannon Bennett
	3.	Anna Guido Rohrer	10,400	S OH/Tami Williams
	4.	Darrell Dorey	10,079	Maritimes/Melissa Lively
	5.	Tim O'Connor	8,481	OK/Jay Bentley

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

PR Managers

Rank	Name	Card Growth	Director
1.	Cindy Cleary	3,285	Michelle Baxter
2.	George Farenthold	2,267	Patti Morgan
3.	Tami Williams	1,945	Michelle Baxter
4.	John Keliher	1,380	Patti Morgan
5.	Shannon Bennett	1,311	Jason Beckman

YTD Results

Rank	Name	Card Growth	Director
*1.	Dawn Trudden	13,406	Denise Gilbert
*2.	Cindy Cleary	10,723	Michelle Baxter
*3.	Tami Williams	9,345	Michelle Baxter
4.	Brian Ryan	7,505	Billy Sauers
5.	John Keliher	7,260	Patti Morgan

Congratulations to our July Bonus Earners!

Sue Akers	Viki Farr	Stephen Matous	Tracy Smith
Ken Altizer	Lee Fivenson	Carol Matthai	Donald Spohn
Tony Anderson	Mark Gagliardi	Ashley McGhee	Jenny Sprout
Robin Andrade	Susan Gilbert	George Murry	Sarah Thomson-Dufrechou
Malka Arony	Laurie Gruber	Pater Nielsen	Jessica Treybick
Gabriela Berloni	Anna Guido Rohrer	Tim O'Connor	Leo VanDenBussche
David Blaisdell	Krissa Hensley	Steve Orcherton	Lori Vaughn
Lou Nell Busby	Dee Hettinger	Kathy Pappas	Bill Verbeten
Fran Christie	Brett Hulme	Rona Pileggi Spano	John Wagner
Cheryl Cook	Sandy Knapp	Janis Pitts	Jace Wainwright
Becky Cutler	Shane Knowles	Chas Robinson	Al Wall
Travis Daniels	Donna LaMontagna	Cas Robinson	Bernard Weaver
Robin Denham	Timothy Leary	Irene Rurycz	Katie Whalen
Brenda Di Somma	Larry Lozano	Nicole Schneider	Paul Winslow
Julia DiBartolomeo	Amanda MacDonald	Crystal Senour	
Vivian Dwyer	Lacy Martin	William Slocum	

Public Relations categories are as follows

Category	Population	ROOKIE:	Reps with 2013 Hire Date
1	over 8,500,000	ICEBREAKER:	Reps with 2014 Hire Date
2	6,500,000 to 8,499,999	PR MANAGER:	Overall card growth at the end of the current month over previous year same month.
3	4,000,000 to 6,499,999		
4	Under 4,000,000		

WORLD'S GREATEST BONUS



1
BRANDON SUMMERTON
\$23,244
Altig-Orlovic

2
RYAN KENDL
\$11,613
Altig-Orlovic

3
MASSOUD VAZIRI
\$9,905
Altig-Orlovic

4
JONNI NG
\$9,370
Altig-Orlovic

5
TIBOR SIMON
\$7,523
Altig-Orlovic

JULY BONUS LEADERS

July Bonus Payout: \$2,058,915
July Bonus Qualifiers: 2,768

\$23,244 Brandon Summerton
11,613 Ryan Kendl
9,905 Massoud Vaziri
9,370 Jonni Ng
7,523 Tibor Simon
7,095 Joshua Dishong
7,055 Dustin Dunbar
6,941 Joey Kennedy
6,880 Katie Massart
6,503 Annazette R Collins-Langston
5,965 Mark Lomonaco
5,940 Daniel Li
5,705 Badr Elkousy
5,489 Steven Stensrud
5,458 Yihao Chen
5,400 Erez Shabtay
5,264 Kehinda Pryor
5,162 Helen Taylor
5,133 Bruce Tan
5,062 Lucas Larson
5,057 Latreivia Terrell
5,014 Bernadette Casciato
4,906 Andrew Bishop
4,900 Mathew White
4,864 Thomas Molinski
4,863 Justin Germany
4,814 Michael Kachenmeister
4,781 Bradley Kampmeier
4,770 Sherry Schick
4,734 Kylee Saldivar
4,703 Kyle Butler
4,658 Michael van Delft
4,622 Darrell Asbell
4,545 Max Quasem
4,534 Kevin Wally
4,396 Brock Lampee
4,309 Benjamin Ainscough
4,304 Maria Avila
4,284 Jahara Lewis
4,284 Amy Shui
4,139 Mark Neilson
4,108 Carlo Buhay
4,091 Daniel Toshner
4,042 Kaylee Kielczewski
3,959 Caroline Mikhail
3,943 Matthew Brazeau
3,913 Christine Weatherspoon
3,912 Kelly McDonald
3,903 Brian Welsh

\$3,902 Alfred Uipa
3,886 Ryan Vopat
3,840 Mike Sukhbaatar
3,839 Anacleto Arevalo
3,820 Eric Snyder
3,738 Angela DeVivo
3,713 Brett Maurice
3,696 Javier Diaz
3,619 Lige Li
3,603 Gregory VanSuch
3,598 Tevita Tupouniua
3,587 George Kamel
3,568 Kimberly Spinelli-Young
3,540 Rakesh Ramkarran
3,518 Joachim Jean
3,500 Kaleiokamaile Viena
3,458 Lee Jeffers
3,452 Kenneth Cook
3,450 Patrick Donovan
3,424 Joseph Hedborn
3,423 Inna Grigorov
3,410 Alan Sedaghat
3,370 William Katz
3,370 Collins Appiah
3,329 Brett VanEffen
3,318 Zakary Paladino
3,303 Timothy Cruise
3,270 Garret Kun
3,237 Raymond Angeles
3,235 Lleison Martinez
3,231 Devon Gillissie
3,228 David Watkins
3,216 Hope Tupou de la Vara
3,145 Alipate Makaui
3,143 Lora Beronja
3,133 Corey Cox
3,131 Volodymyr Derevyanyy
3,099 Timothy Ross
3,090 Alexander Shpirt
3,075 Norman Lane
3,028 Arturo Godinez Lopez
3,016 Joseph Tomanovich
2,995 Matt Flores
2,978 Stuart McKenzie
2,972 Paul Smith
2,961 Joshua Rush
2,941 Shelby Poston
2,936 Roghie Hassan Loo
2,925 Zachary Lakatos

\$2,920 Jimmy Tchen
2,914 Kasali Kotun
2,882 Mike Allen
2,842 Amy Donaghy
2,827 Kevin Ishikane
2,779 Sean Hansen
2,770 Soonalote Taogaga
2,762 Erik Rydberg
2,759 Suzanne Sigler
2,729 Lori Dacyk
2,721 Damaris Henderson
2,719 Adam Pottbaum
2,681 Vatapuia Vavau
2,656 Robert Ulreich
2,656 Tina Phongsavath
2,650 Sandra Underwood
2,643 Lesina Ah Sue
2,640 Joseph Sarasin
2,640 Kashala Guiden
2,636 Michel LaHaye
2,596 Emmanouil Paragiou
2,591 Scott Davis
2,578 Jean Gordon
2,577 Patrick Gleason
2,561 Christina Pierson
2,556 Kristian Brennan
2,541 Eric LaBossiere
2,534 Benjamin Edwards
2,527 Herbert Stell
2,526 Bryon Eddinger
2,526 Rayleen Kama
2,521 Gregory Vess
2,520 Antero Gracia
2,512 Sokol Fazliu
2,501 Djenabou Diallo
2,497 Samvel Tigranyan
2,485 Denis Snyder
2,476 Michael O'Donnell
2,475 Jacob Skinner
2,474 Adem Abdula
2,472 Cynthia Sittig
2,468 Norman Candeloro
2,451 Justin Gurbelski
2,449 Antoine Lutumba-Ntumba
2,448 Ross Ewen
2,448 Violetta Goldman
2,446 Michael Coulthard
2,441 Samson Adelufosi
2,427 Troy Williams

\$2,426 Oliver Huerta-Gonzalez
2,420 Daisy Herrera
2,398 Jeffrey Winokur
2,394 Craig Yarborough
2,357 Oleg Navitchii
2,352 Vinicia Moore
2,348 Richard Carter
2,334 David Ramirez
2,315 Scott Hanna
2,315 Wei Xing
2,305 David Rockway
2,304 Corina Araujo
2,302 Robert Recker
2,299 Scott Remmey
2,278 Junbin Koh
2,273 Kijwana Thompson
2,272 Hakan Ozalpaskan
2,270 Corey LaVigne
2,262 Christian LaBoy
2,257 Sean Grant
2,254 Paramjit Sangha
2,250 Brandon Minor
2,244 Melissa Foy
2,242 Yolette Mompont
2,239 Christabel Ornelas
2,232 Ricardo Alanis
2,231 Rosita Tumpap
2,228 Natalie Soboleva
2,227 Anthony Sava
2,221 Rita Charles
2,217 Lydia Lozano
2,215 Mikaela Keifer
2,214 Joseph Kanaan
2,209 Nicholas Scordos
2,200 Matthew McCall
2,197 Les Swain
2,191 Andre Hawthorne
2,190 Shanita Ellmers
2,175 Haydee Burrula
2,165 David Gonzales
2,161 Kascey Williamson
2,155 Gjergji Zemblaku
2,155 Ashley Wenning
2,139 Brandon Leonardo
2,120 Toby Taylor
2,119 Cody Toth
2,116 Stephanie Novel
2,115 Abdelaziz Farsakh
2,115 Aaron Crosby

\$2,106 David Norman
2,105 Kareem Mutia
2,104 Michael Burningham
2,098 Timothy Nolan
2,097 Shalom Chaimov
2,097 Elifranc Deus
2,094 Twalya Alexander
2,086 Myesha Perkins
2,072 Ifeanyi Ufodu
2,069 Cherie Mohn
2,067 Erin Davis
2,066 Leonard Paschke
2,065 Anna Midowicz
2,057 Muhammed Ashraf
2,050 Johnathan Calderon
2,047 Jesusdieu Portilus
2,044 Sarah Dulany-Gring
2,035 Louis Reed
2,035 Maria Ramirez
2,034 Rocky Tarik
2,031 Kerlens LaRose
2,023 Adam Kahn
2,019 Adam Oppedisano
2,012 Amandeep Gill
2,011 Verniecia Shivers
1,998 Nadezhda Vitchev
1,997 Eileen Snyder
1,996 James Lawson
1,996 David Herman
1,995 Juanita Uillelea
1,994 Omar Fernandez
1,994 Mynor Lemus
1,981 Allison Cole
1,981 Glen Sprigg
1,954 Derek Colbert
1,950 Michael May
1,950 Courtney Schirra
1,949 Robert Mouser
1,934 Peter Kaplanis
1,933 Alma Barriga Gonzalez
1,928 Robert Park
1,921 Nicki Griffiths
1,911 Sathnarine Kumar
1,906 Benjamin Jerome
1,906 Shawn Danahey
1,897 Abdul Yusuff
1,893 Daniel Juskiw
1,887 Marthia Zelaya
1,885 Anthony Stephens
1,884 Roberto Navarro
1,880 Isileli Tupou
1,879 Sultan Deckard
1,878 Dora Benavides
1,876 Fotuikamoana Havea
1,873 Megan Haynes
1,871 Desiree Woolbright
1,856 Michael Russin
1,847 Hector Matos
1,832 Riley Peters
1,831 James DePetro
1,829 Daniel Landie
1,822 Jason Swanson
1,822 Angel Patryluk
1,818 Justin Vaughn
1,813 Dillon Pool
1,812 Anne Strayer
1,809 Demetrius Lucas
1,797 Tiffiney Harmouche
1,792 Elisabeth Musarra
1,786 Shaun Smith
1,783 Daniel Mina
1,778 Mark Harhager
1,773 Thomas Anthony
1,772 Deante Young
1,761 Albert Alexander
1,748 Alireza Yaesubi
1,738 Melissa Lask
1,737 Jinzhou Zhao
1,735 Bill Goswick

\$1,734 Taylor Black
1,733 Daniel Larocque
1,727 Jenna Grula
1,723 Dearthra Cooper
1,720 Iris Saavedra-Garcia
1,719 Everton Brooks
1,718 Reece Mabery
1,718 Steve Bryant
1,717 Brent Bowling
1,714 Shela Charlot
1,711 Hamilton Cribbs
1,709 Toriano Landau-Bogan
1,691 Darryl Jackson
1,686 Patricia Lee
1,686 John McDougald
1,679 Tyler Dean
1,670 Mauri Ramirez
1,667 Larry Finch
1,666 Alisi Tuifua
1,665 Bernardo Lopez
1,663 Richard Tabanji
1,661 Michael Warren
1,648 Alma Lozano
1,638 Natasha-Lyn Wilder
1,634 Kevin Tomanovich
1,630 Andrew McCarthy
1,628 Jonathan Russell
1,628 Elizabeth Chilson
1,625 Benita Jackson
1,623 Kyle Lewicki
1,613 Vera Leus
1,612 Kylee Hahler
1,596 Joseph Huh
1,594 Austin Clarkson
1,592 Nic Iagulli
1,583 Jannice Frazier
1,582 Lurance Yousef
1,576 Erma Garza
1,576 John C Garrett
1,574 Elias Boles
1,574 Christopher Ross
1,572 Christopher Climer
1,572 Raven Turner
1,571 Susan daCruz
1,560 Geddes Robinson
1,554 Peter Hudousek
1,551 Alfred Taren
1,550 Howard Dotson
1,549 Kyle Mitchell
1,549 Patricia Lambert
1,545 Omar Hashimi
1,541 Patrick Kushla
1,529 Angelique Lavaly
1,526 Kevin Haines
1,524 Virginia Lee
1,521 Jesse O Martin
1,517 Lindsey Dethwiller
1,516 Benjamin Van Fossen
1,513 Stefan Sundstrom
1,512 Ricardo Benson
1,512 Julian Morris
1,509 Laura Dennee
1,508 Kristina McLain
1,508 James G Morris
1,507 Darrell Ballard
1,502 Jason Miller
1,501 Ernest Shaw
1,495 Carolle Landry
1,494 Mariafe Abadbarbte
1,494 Horace Johnson
1,493 Armando Chairez
1,493 Juan Olvera
1,488 Dominick Wernicke
1,486 Brittany Buford
1,486 Fritznal Octave
1,485 Elizabeth Leming
1,484 Ruben Soberanes
1,480 Nicholas Lasala
1,479 Evelin Castro-Sharif
1,479 Andrew Leah
1,477 Nicole Neary
1,475 Winston Hills

\$1,469 Stephanie Moreno
1,469 Lori Masiak
1,468 Ian Richard
1,468 Zachary Farrell
1,465 Tyler McKnight
1,464 Kayla McIver
1,464 Ariel Vela Della Vedova
1,460 Cathleen Hairston
1,459 Colin Quigley
1,457 Frank Cordaro
1,457 Lasela Alatumu
1,456 Ruth Fields
1,456 John Miller
1,456 Lucretia Wesley
1,451 Shane Carlson
1,448 Steven Trattar
1,447 John Donovan
1,446 Lamine Diakhate
1,446 Sean Crampton
1,445 Salamanaia Ahkvoli
1,444 Kimberle Spooner
1,439 Therese Blaylock
1,438 Joshua Cosentino
1,433 Jonathan Kinnard
1,429 Gabriel Manzo
1,426 Nadine Smith-Johnson
1,424 Corbett Foy
1,422 Xing Chen
1,422 Jahhad Crawley
1,419 Pasepa Veilofia
1,419 Jonathan Izquierdo
1,418 Lawrence Hauck
1,418 Beau Bequette
1,414 Phillip Goodwin
1,412 Michael Schreiber
1,409 Jevette Smith
1,407 Oscar Betancourt
1,405 Alvin Ali
1,404 Janet Buckley
1,399 Jerricho Call
1,399 Dustin Edgell
1,395 Adama Samba
1,394 Jared Ramirez
1,394 London Nelson
1,390 Uililose Taufalele
1,388 Pamela Faircloth
1,387 Sarah Boring
1,386 Michael Schumacher
1,386 Alfred Taren
1,382 Raymond Ross
1,377 Christopher Crowley
1,376 Agata Kaluza
1,374 Gregory McDuffie
1,374 Kingsley Keehtazinya
1,372 Shorne Brown
1,366 Candice Rezzo
1,364 Todd Lightner
1,363 Tovah Dean
1,362 Patricia Romero-Otero
1,356 James Keefer
1,355 Lee Chacon
1,352 Victoria Wippich
1,349 Orby Kelley
1,343 Mark Vancosky
1,343 Dexter Phillip
1,341 Elizabeth Tompkins
1,341 James Swartz
1,340 Carmela Pellen
1,333 Scott Florin
1,332 Charles Marshall
1,331 Ruth Glass
1,323 Lauren Coyne
1,319 Cora Ruth
1,315 DeAnthony Hartman
1,314 Darlington Smith
1,311 Preeti Sahgal
1,310 Matthew Frost
1,310 Megan Cox
1,305 Miranda Mortensen
1,304 Derrol Gammon
1,303 Valarie Redmond
1,301 Reginald Guercin
1,301 Brandi Graff
1,297 Garrett Iida

\$1,297 Troy Plummer
1,296 Thomas Fleming
1,295 Matthew Girard
1,293 Raymon Reynolds
1,293 Nasrin Hossein-Abadi
1,289 Jacqueline LaBlanc
1,288 Patrick Duray
1,287 Matthew Bell
1,280 Harlan Dixon
1,278 Ronald Fitzgerald
1,275 Lineti Pasikala
1,275 Michael Loftus
1,273 Michael Moreno
1,272 Brett Surgener
1,272 Ela Anae-Ah Sue
1,266 Susan Bedrossian
1,263 Robert Locke
1,262 Christina Wacker
1,262 Alix Albright
1,262 Kristen Morrison
1,258 Fariba Darvishzadeh
1,252 Joy Vann-Austin
1,251 Rhiarna Russell
1,250 Samantha Buzuleciu
1,247 Adam Poole
1,244 Ryan Tomajcik
1,240 Todd Onstott
1,238 Orion Grove
1,235 Chantel Floyd
1,233 Kariann Green
1,233 David Land
1,229 Ashley Catanzaro
1,229 Jose Rubio
1,224 Carlos Arballo
1,222 Marilyn Ocker
1,221 Dennis Guss
1,221 Andrew Culver
1,216 Thomas Inman
1,215 Ashley Estes
1,213 Tiffney Forrester
1,209 Abbey Marek
1,207 Sonia Tyner
1,206 Jennifer Perez
1,205 Nichole Roderick
1,205 Miriam Heaton
1,203 Johnathan Hernandez
1,197 Soraya Ahmed
1,193 Beverly Sibert
1,189 Paul Torman
1,189 Sandra Linse
1,189 Nelson Saladen
1,187 Pedro Santos
1,186 Nathan Brown
1,185 Risa Boyce
1,183 Matthew Kurey
1,181 Dominic Telymonde
1,181 Dustin Klingebiel
1,180 Joel Nunez
1,179 Matthew Halbmaier
1,178 Robert Hamilton
1,177 Jewel Nash
1,176 Eric Hidy
1,175 Edwin Benitez
1,175 Roger Drake
1,172 Andrew Hynan
1,171 Natalie Carter-Cochran
1,168 Donte Grant
1,162 Jeremy Engrav
1,162 Joni Wiggins
1,162 Gian Trinidad
1,161 Lamar Livingston
1,161 Harmandeep Singh
1,157 Kirk Periccioli
1,155 John H Garrett
1,153 Joshua Rauser
1,152 Robert Ford
1,152 Hunter Steiner
1,148 Nicholas Neari
1,147 Tiffany Babin
1,143 George Shafiek
1,141 Michael De Sadeleer
1,139 Cheikh Diop
1,139 Brian Gilmore
1,136 LaTonya Tucker
1,136 Brandyn Kramer

WORLD'S GREATEST BONUS - CONTINUED

\$1,135 Domenick Arduino	\$1,008 Casey Kunash	\$895 Luckey Boston	\$801 Jim Hintze	\$729 Francys Oliva-Molina	\$654 Krisma Hines	\$603 Jenna Valentine-Thomas	\$544 Amber Neal
1,134 Sheila Geisler	1,005 Antonio Ramirez	894 Emily Duykers	801 Ryan Stenglein	729 Michael McClintock	653 Silvana Pajor-Flores	603 Patrick Guthrie	542 Duc Nguyen
1,134 James Bonsall	1,005 Viktoriya Ramirez-Meraz	894 Charles Ferrari	801 Shelly Stambach	728 Ronald Rust	653 Henry Ingraham	602 Lily Tchen	541 Dalton Thomas
1,127 Rocio Aleman	1,005 Nicholas Attwood	892 Erik Arias	800 Shayn Power	727 Yolanda Taylor	652 Brenton Patterson	601 Daniel Marino	541 Ashley Imeson
1,126 Elliott Zettas	996 Douglas Zigby	892 Yvette Nelson	800 Aaron Parks	725 Jennifer Holliday	650 Kemal Yildiz	601 Rita Eisentrager	540 Andrea Guyton
1,126 Christopher Haywood	995 Ty'Quisha Williams	891 Calvin Scott	795 Haryrynarine Ramoutar	722 Mia Mitchell	650 Amy Chapman	601 Joshua Justice	539 Shane Parent
1,126 Devan Cameron	994 Nadine Braxton	889 Frederick Noel	794 Brian Hutchings	720 John Franklin	649 Cindy Blount	600 Zhimin Jiang	537 Kristen Celestine
1,125 Jennifer Jantzen	989 Brian Wallace	889 Gary Slocum	794 Harold Durana	720 Katie Heuer	649 Vanessa Ho	600 Jacqueline Mongalo	536 Kierra Goodwin
1,124 Daniel Martinsen	989 Melissa Lewis	888 Andrea Kessler	794 Richard Santone	720 Glenn Orozco Ramirez	648 Tasha Tucker	598 Alex Smith	536 Brent Davidson
1,122 Austin Soboleski	988 Dustin Kiss	887 Immacula Jacques	794 Ashlynn Orng	719 Fiorella Valqui	648 Liliana Felix	598 Herivelto Pereira	532 Gordon Biggums
1,121 Yonique Gordon	988 Eric Gyasi	885 Nicholas Pelham-Clarke	792 Jocelyn Bolito	717 Heather Sons	648 Kashief Perkins	594 Kyle Schroeder-Gurnicz	532 Michael Ashton
1,120 Maria Esposito	986 Shaketia Broadnax	885 Kimberly Wenzel	790 Jessica Devault	717 Sarah Peak	647 Gregory Hayman	593 Christine Whipple	531 Sade Wright
1,119 Daniel Phares	986 Nathan Friend	884 Luisa Aholelei	789 Slavita Hut	717 Jennifer Hartmann	647 Wislaine Laurent	592 David Goodman	529 Stephen Wicelinski
1,115 Amy Skalsky	986 Meghan Romero	882 Sophie Canestrelli	789 Anthony Vorres	716 Sebastian Feary	646 Andrew Dale	592 Robert Navotne	529 Sabrina McBryde
1,114 Julianne Scavo	981 Sierra Chiappolini	880 Mele Finau	789 Ayman Elsalhy	712 Heather Wallace	645 Maria Aristy	586 Leonard Glover	527 Matthew Lukesh
1,114 Ofa Tuifua	979 Craig Gutman	880 Adelfa Parinas	784 Acacia Mark	712 Nunuiasolelei Alfreduipa	645 Kayla Hull	585 LaToya Walters	526 Phillip Perrin
1,113 Vishwanath Sankaran	979 Pedram Mousavi	879 Alex Boachie	784 Yiraldi Corona	712 Suzana Serratos	642 Pamela Altman	584 Suebrenia Calhoun	526 Vachel Hudson
1,112 Ashley Brake	977 Adam Huck	878 Noel Rose	783 Susan Haas	711 Robyn White	642 Thomas Frank	584 Zachary Jackson	526 Eliran Shalom
1,108 Daniel Franke	977 Jebb Lyons	877 Solomone Havea	782 Amy Baird	708 Benito Menchaca	642 Savannah Lundquist	584 Demmerick Stevenson	526 Leya Kirchstein
1,107 Aaron Love	977 James Saarela	876 Shanna Woods	780 Beverly Holloway-Candis	707 Victor Agurto	640 Cristi Huffman	584 Tyrell Berg	525 Lafi Papalii
1,107 Gerald Lake	974 Amanda Kaphingst	875 Michael McCants	779 Laura Parker	707 Alicia Rodriguez	640 Troy Carter	583 Ana Haisila	525 Andrea Barenholtz
1,106 Dana Black	971 Mahadai Kryshundayal	873 Benjamin Pelayo	778 Raymond Lau	707 Christine Augustus	640 Jameka Brooks	583 Benjamin Roman	525 Zulma Rodriguez
1,106 Angel Cordero	971 Meaghan Kehl	872 Lauren Speakes	778 Hugo Flores	706 Jacob Davis	639 Corey Moore	582 Lorena Herndon	525 Nikki Crosby
1,101 Benton Tong	970 Ricardo Galvez	871 Steven Barbesh	777 Vicki Schettler	706 Matthew Terry	639 Jorge Alvarez	580 Brandon Mogel	525 Maria Diringer
1,101 Rachel Gallagher	969 Yesenia Castro	870 Fahima Ali	777 Kaladian McLean	705 Michael Bartell	639 Ashley Sewar	580 Rasheeda Ballard	524 Timothy Blackburn
1,097 Nicholas Detrio	966 Herbretta Abren	868 Neil Washnock	774 Zenia Ventura	705 Eric Sandifer	638 Soana Feiloakitau	580 Lorena Herndon	524 Tyler Peworchik
1,097 Taneshia Solomon	965 Hector Sartori	866 Derrick Stinson	774 Karen Ruyechan	705 Shana Spears	637 Philip Roffi	579 Oscar Carter	524 Tomynda Liddell
1,097 Emilee Manthey	965 Joshua Kershaw	866 Emily Sutton	773 James Mabson	704 Brendan Bradfield	636 Alisabeth Marrocco	578 Makalita Haangana	523 Michael Cardoso
1,096 Bernard Oliphant	964 Ralph Matarese	866 James Merriman	773 Jennifer Escobar	704 Jonathan MacDonald	636 Elaine O'Neill	577 Jamie Winters	523 Thomas Lafferty
1,095 Nicole Sanders	964 Joseph Giangrande	864 Brian Alston	773 Dante Leon Testino	703 Fuaifale Mauu	636 Kevin Atsidis	576 Lindsey Ellis	522 Manuel Matos
1,094 Weslene Thompson	962 Frank Guarascio	863 Ivonne Goodwin	772 Adam Boggs	700 Clara Paradis	635 Sean Smith	575 Jason Gravis	520 Sarah Garcia
1,093 Davelle Heath	962 Gregory Knight	863 Jacob Carroll	771 Elisepa Louteau	698 Rigoberto Rosas	635 Joanna Oh	575 Carlos Alas	520 Lori Bivens-Nettles
1,091 John Barnes	958 Tammie Hartman	863 Elizabeth Cazares	771 Shawntae Collins	697 Christopher Weglarz	633 Jesse Mancini	574 Corey Borden	519 Travis Laslie
1,089 Todd Homer	958 Micaiah Robinson	861 Jennifer Wehrle	770 Catherine Labelle	697 Codie Williams	633 Jamie Faulkner	574 Thomas Snow	519 Raymond Stinson
1,088 Jodi Raymond	955 Kayla Kanawaliwali	860 Robert Granzow	769 Nakia Peters	696 Joye Cahill	633 Haseeb Ansari	574 Maria Consunji	519 Matthew Kader
1,086 Dean Jensen	955 Lucus Nice	859 Christopher Phoenix	767 Kyle Brady	696 Fanny Garcia-Ramirez	632 Brian Mains	573 Nicole Tidey	518 Iryna Sushkova
1,083 Gregory Kiser	954 Tad Begley	855 Komo Davis	767 Derek Romig	695 Robert Stevens	631 Dwayne Hargrove	573 Joshua Moser	516 Alicia Rains
1,082 William Russell	953 Veronica Alvarado	855 Marc Perea	767 Carley Hosley	694 Phuong Pham	630 Peer Shmelzer	572 Joseph Wasswa	516 Shawn Lewicki
1,081 Thomas Tulowiecki	952 Tammy O'Brien	854 Katiima Epting	766 Isabelle Lepage	693 Travis Kovach	630 Vetta Ridgeway-Fulks	572 Shanita Smith	515 Brandon Callahan
1,080 Sean Belgrave	949 Richard Walus	854 Michael Shaba	766 Jeffrey Hazell	693 Seth Aganski	627 Lyndsey DelliSanti	572 Carey Markoe	515 Stephanie Kolbert
1,078 Marce Garbett	948 Daniel Bean	853 Rowena Keren	762 Matthew Obringer	692 Ashleigh Sweezo	572 Samy Jacques	572 Maria Stevens	515 Lincoln Dziekonski
1,077 Britaneigh McIntosh	948 Giselle Hernandez	852 Timothy Buckner	762 Harvey Quinn	691 Roseline Ilfrard	627 James Hargrave	571 Freya Jones	515 Christopher Stangel
1,077 Mark Bleier	946 Jennifer Oakland	852 Pascal Amar	762 Dinesh Ghising	691 Cristian Garavito	626 Niurka de Armas-Duran	571 Marco Camire	513 Randy Teyssier
1,075 Van Ortega	944 Ellen Schultz	852 Nicole Willhams	762 Nicole Williams	690 Joan Mussington-Williams	626 Erna Gasanin	570 Olivia Diebert	513 Dinika Archer
1,073 Christopher Pabon	943 Kamili Johnson	851 Takesha Walker	761 Leticia Morales	689 Danny Favreau	626 Katherine Georgiou	570 James Stackhouse	513 David Kerul
1,073 Nikolas Moreschi	941 Amanda Legasse	849 Aaron McLean	760 Yennis Abreu Ramirez	686 Jesus Cruz-Navarro	626 Buzelle Dunn	569 Steven Sibelman	512 Carlos Pelayo
1,068 Yaroslava Lutso	939 Pauline Koloamatangi	847 Steven Bensinger	758 Milo Moorhead	686 Andrew Colegrove	624 Kirstie Chagalian	569 Kirstie Chagalian	512 Ronald Cunningham
1,068 Jamal Hamdan	938 April Sanchez	847 Barbara Brown	758 Kameelah Salter	685 Faredah Omar	624 Andriana Ramos	568 Glenda Crump	510 Jon Tubbs
1,067 Daniel Hanson	938 Michael Licata	844 Kenya Edwards	757 Travis Helmick	682 Goran Elovsson	622 Marcus Martin	567 Carima Robinson	510 Christopher Barber
1,065 Kelli Perry	938 Stephanie Kell	843 Shlanda Ferguson	757 Shenetta Sapp	682 Jennifer Martinez	621 Marc Velez	567 Rene Ortega	507 Marti Long
1,063 Joey Sales	937 David Flynn	842 Lisa Woodson	755 Paige Martin	681 Martin Patterson	621 Leona Wilkins	567 David Sardich	504 Asenati Potoae
1,061 Matthew Koleszar	937 Briana Cooper	842 Coral Ashe	755 Vance Rountree	679 Carrie Waselaski	620 Eugene Kashkin	565 Jesse L. Martin	504 Kayla Taylor
1,061 Herbert Halalilo	934 Rohan Smith	841 Albert Azarias	755 Ivonne Deluna	677 Leonel Deras Nochez	620 Douglas Wells	565 Donna Robinson	504 Anthony Rizzo
1,056 Ivonne Perez	934 Lily Freber	841 Nigel Turpin	754 Joe Islar	674 Steve James	620 Tiffany Jordan	565 Crystal Reeves	501 Eric Thompson
1,055 Tracy Bell	933 Calvin Irving	836 Jason Robichaud	754 Jimez Parker	674 Ramon Velasquez	618 Ann Anderson	564 Adam Dubov	500 Miranda Gmerek
1,054 Daniel Johnson	931 Jessica Agoo	835 Kotonu Kava	753 Spencer Hieam	673 David Schlagheck	617 Cleopatra Sola	564 George Lahamedjian	500 Osama Turaani
1,049 David Quinn	930 Jessica Rhoades	835 Brigitte Gilchrist	752 Richard Whyte	673 Robert Land	615 Lance Wynn	564 Ana Finau	
1,048 Shawn Novak	929 Kevin Amador	831 Jamie Wambach	751 Brandon Schwed	672 John Koltay	613 Andrew Richardson	563 Andrew Chambers	
1,045 Joshua Lenix	929 Alan Watkins	831 Sergi Ruiz	749 Gary Gooden	669 Brittany McMillan	612 Lorie Irelan	563 Kelly Silvia	
1,044 Jammarr Sessoms	929 Tameka Hunt	831 Dylan Kremlacke	748 Jonathon Westwood	669 Malkia Spencer	612 Brandi Hetterly	563 Tomas Molina	
1,044 Lucas Stokes	927 Michelle Williams	830 Derek Birch	748 Frank Wilkins	669 Josephine Archuleta	612 Samuel Reyes	562 Craig Stropmf	
1,044 Keonna Conwell	927 Brittnie Ege	830 Lorenzo Ward	747 Sophia Gibson	669 Robert Biser	611 Amanda Ehrman	562 Robert Elliotte	
1,041 Alisha Anderton	924 Sylvan Fay	826 Richard Barbour	746 Jesse Wise	668 Gregory Bonnes	611 Lawrence Smith	560 Kenneth Orlando-Seidel	
1,040 Dustin Holtz	920 Latasha Montgomery	825 Shannon Christiansen	746 Shannan Brown	667 Anna Pulit	611 Gil Arroyo	560 Jacqueline Bell	
1,039 Michael Warner	920 Orema Lee	823 Robert Malloy	746 Sara Harper	666 Samuel Geissinger	611 Trent Turner	559 Timothy Jones	
1,037 Brian Thai	919 Melissa Burt	821 Chelsey Sather	745 Peter Gabranski	666 Carol Ende	610 Jayme Thomas	558 Cory Hobbs	
1,036 Edwin Cruz	919 John Youkhanna	820 Stefan Johannsson	745 Marc Demilia	666 Amanda Zophin	610 Lakisha Robinson	558 John Serrano	
1,034 Vakhtang Nazaryan	918 Javier Morales-Aldaz	820 Ilya Khanimov	744 Barbara Geier	666 Gregory Norris	610 Claude Harriott	557 Szilvia Papp	
1,034 Orin Dutra	917 Jason Acevedo	817 Felicity Hammill	743 Donald Wold	666 Keyvan Jamshidi	610 Deborah Wilford	557 Richard Nypower	
1,030 Thor Leighton	914 Jon Hameister-Ries	816 Jon Hameister-Ries	741 Judy Smith	665 Brent Iannuzzi	610 Brent Iannuzzi	557 Tatjana Tiki Tikhonov	
1,028 Nathel Edwards	913 Charles M. Thomas	815 Hannibal Mars	740 Ashley Wortman	665 Raynilda Salvador	610 Alvin Massenbourg	557 Joshua Krueger	
1,028 Elizabeth Valdes	912 James Reddick	815 Chad Wilson	740 Michel Fire	665 Celic Bell	609 Lamont Sheppard	557 Dana Hill	
1,027 Christopher Botelho	912 Kurt Theis	814 Ritia Tokahere	739 Darion Casas	662 Polina Philbin	609 Bryan Hamm	555 Suzanne Greene	
1,025 Laura Kinder	909 Joan Maxwell	813 Andrea Yee	739 Jaivon Palmer	662 Dustin Johnson	608 Joshua Randolph	554 Robert Rowell	
1,022 Sally Wilson	906 Danielle Faulkner	813 Jeremy Gibson	738 Juan-Daniel Florez	661 Tarek Mahmoud	608 Micah Emenike	552 Alicia Olson	
1,022 John Rainey	905 Wade LaFever	811 Derek DeProspero	737 Scottie Leonard	660 Robert Conway	607 Danae Manwill	551 Crystal Dorego	
1,020 Sebastian Jeppsson	903 Joaquin Santos	810 Peria Afuamua	736 Kevin Cromwell	660 Jeri Rivero	607 Sheffard Finklea	550 Lisa Jones	
1,019 Brittany Jack	903 Zsolt Szirtes	809 Victoria Perea	736 Kendra Lesoski	660 Pablo De La Cruz	606 Robert Gostic	548 Mitchel DePellegrini	
1,018 Philip Spicer	903 Diane Williams-Lewis	809 Sione Maumau	735 Irma Gallardo	658 David Nham	605 Michael Baguer	548 Neil Campbell	
1,018 Rebecca Ustrell	903 Nathan Knox	808 Kamal Tayyib	734 Diana Alali	657 Douglas Eck	605 Mark Beatty	547 Ryan Feehan	
1,018 Danie Frenette	903 Erica Fitzsimmons	807 Richard Johnson	734 Adrian Rodriguez	656 Elizabeth Lo	605 Duni Olusegun	547 Adam Stowe	
1,015 Diane Currier	901 Dilcia Sanchez	804 Aissa Diehl	732 Devin Phillips	656 Jacob Gill	605 Jordan Rego	547 Marcus Williams	
1,013 Tobe Pope	898 Daren Davis	803 Patrick Jones	731 Kimberly Rimensnyder	656 Michael Lorigas	604 Darrell Nelsen	546 Shanay Smith	
1,012 Derek Wright	898 Nichole Alanis	803 Sasha Borja	731 Brian Jackson	655 Nicholas Greene	603 Theresa Rhoden	545 Kelly McAdams	

LEADERSHIP BONUS



1
Ofa Tupouniua
\$27,311
Steve Friedlander

2
Marian Sertler
\$25,973
Sabrina Lloyd

3
Daniel Hartwig
\$21,938
Surace-Smith

4
Matthew Parks
\$20,449
Surace-Smith

5
Patrick Bendure
\$20,028
Surace-Smith

JULY BONUS LEADERS

July Bonus Payout: \$1,950,254
July Bonus Qualifiers: 1,198

- \$27,311 Ofa Tupouniua
- 25,973 Marian Sertler
- 21,938 Daniel Hartwig
- 20,449 Matthew Parks
- 20,028 Patrick Bendure
- 18,032 Stephen Hill
- 17,604 Zach Otto
- 17,462 Doreen Ryan-Foti
- 17,423 Britton Costa
- 17,222 Zachary Hart
- 17,054 Syed Quadri
- 16,304 Bobby Szwaja
- 15,915 Marc Salvaggi
- 14,849 Jordan Chalom
- 14,353 Corey Helly
- 13,128 Raymond Risucci
- 13,104 Robert Kanaan
- 12,572 Todd Glazer
- 12,542 Kyle Wrobel
- 12,250 Harold Durana
- 12,126 John Conard
- 11,930 Melne Lewis
- 11,920 Sean Velasquez
- 11,756 Ryan Wilson
- 11,699 Albert Serur
- 11,681 Nasr Quadri
- 11,648 Matthew Diulus
- 11,321 John Sparby
- 11,125 Tim McAdams
- 10,788 Michael Denton
- 10,708 Ryan Bisanz
- 10,358 Brandon Teter
- 10,286 Ryan Stenglein
- 10,035 Brian Zuzick
- 10,011 Michael Clemente
- 9,960 Mavrick Fredericks
- 9,798 Levar Morgan
- 9,779 Craig Strompf
- 9,752 Marisa Willgruber
- 9,673 Dorothy Niederer
- 9,314 Bobby Gujral
- 9,118 Steven King
- 9,088 Christopher Rodriguez
- 9,056 Alex Torruella
- 9,043 Herman Fennell
- 8,915 Mark Beckford
- 8,856 Timothy Wilson
- 8,749 William Brookshire
- 8,712 Dustin Dunlap
- 8,704 Sara Vaz
- 8,528 Samuel Cohen
- 8,396 Jake Yagjian
- 8,342 Ryan Hall
- 8,326 Nicholas Lorence
- 8,281 Ryan O'Malley
- 8,241 Patrick Knouse
- 8,165 James Keefer

- \$8,154 Larry Giddens
- 8,116 Ransey Vazquez
- 7,990 Andre Bent
- 7,968 Alex Kae
- 7,847 Nicholas Moore
- 7,747 Cynthia Schneiderman
- 7,670 Antonio Reyes
- 7,592 Daniel Vilas
- 7,525 John Keiderling
- 7,473 Christopher Earle
- 7,361 Monica Brown
- 7,332 Unique Hunnicutt
- 7,318 John Nieves
- 7,315 Justin Adams
- 7,264 Avi Kauderer
- 7,018 Aaron Ralston
- 6,994 Brandon Summerton
- 6,928 Natalie Wagner
- 6,875 Emmanuel Villasebor
- 6,767 Michael Musso
- 6,709 Victor Restrepo
- 6,616 David Guzman
- 6,576 Humberto Quintero
- 6,519 Jimmy Tchen
- 6,511 John Collins
- 6,493 David Wang
- 6,392 Michael Mandella
- 6,216 Michelle Crowe
- 6,022 AshLynn Orng
- 5,986 Jorge Guerra
- 5,939 Reynolds Akuamoa
- 5,933 Corey Hallam
- 5,901 Michael Gerstein
- 5,870 Troy Elliott
- 5,869 Andrew McQuade
- 5,843 Angel Patryluk
- 5,802 Jonathan Emura
- 5,762 London Burnett
- 5,726 I-Perfection Harris
- 5,683 Joshua Jackson
- 5,668 Malay Prom
- 5,600 Nicholas Engrav
- 5,537 Steve Svendson
- 5,526 Kevin Appasamy
- 5,500 Amie McCracken
- 5,454 Jean Joseph
- 5,396 Matthew Conrad
- 5,395 Paulo Miranda
- 5,373 Jameetri Washington
- 5,369 John McGrath
- 5,337 Robert Hamilton
- 5,303 Brian Welsh
- 5,252 Erin Allen
- 5,245 Hal Herman
- 5,223 Liam Flaherty
- 5,188 Patrick Stenglein
- 5,146 Sebastian Kazek

- \$5,109 Ryan Tucker
- 5,079 Ala Awad
- 5,038 Martha Zelaya
- 5,017 Souleymane Bah
- 4,994 Matthew Turnquist
- 4,941 Joshua Olin
- 4,930 Rafi Nawabi
- 4,915 Luay Ghawi
- 4,878 Jesse Spencer
- 4,840 Christine Araujo
- 4,783 Illeana Rosas
- 4,727 Robert Shafer
- 4,661 Kathryn Chaisson
- 4,630 Maria Soliz
- 4,611 Shahab Mahdaveinejad
- 4,563 Jessica Wilhite
- 4,559 Scott Kim
- 4,553 David Thornton
- 4,545 Jonni Ng
- 4,523 Aaron McKenney
- 4,477 Stephen Jeung
- 4,396 Donald Dowbor
- 4,343 Devon Chapman
- 4,319 Tara Weisz
- 4,277 Arthur Sigler
- 4,267 Daniel Bauer
- 4,253 Atta Saleh
- 4,228 Arie Davis
- 4,213 Tina Phongsavath
- 4,208 William Myatt
- 4,183 Jessica Santamarina
- 4,138 Mali Kaufusi
- 4,117 Magda Figueiredo
- 4,094 Brooke Spain
- 4,079 Aaron Parks
- 4,073 Mark Kukielski
- 4,022 Christopher Hintz
- 3,956 Evan Holzhauser
- 3,934 Mark Hileman
- 3,930 Beau Locker
- 3,884 Timothy Kieran
- 3,878 Pamela Altman
- 3,832 Tony Geer
- 3,825 Alexandra Graham
- 3,771 Melinda-Rae Lyse
- 3,705 Darren Miller
- 3,677 Cara DeFiore
- 3,623 Randy Teyssier
- 3,591 Jinelly Urena
- 3,589 Ariana Jones
- 3,508 Shawntae Collins
- 3,502 Carl Carlberg
- 3,489 Rita Haidinger
- 3,297 James Smith
- 3,277 Natalie Linker
- 3,273 Henry Ingraham
- 3,266 Patrick Rieger

- \$3,232 Kody Kramme
- 3,228 Meaghan Kehl
- 3,196 Michael Romeo
- 3,150 Michael Vasu
- 3,125 Salman Satti
- 3,125 Richard Mansfield
- 3,082 Patrick Crameans
- 3,057 Patricia Fifer
- 2,992 Kenneth Greer
- 2,975 Gregory VanSuch
- 2,973 Minh Phung
- 2,960 Peter McEnaney
- 2,946 Lawrence Smith
- 2,927 Charles Ferrari
- 2,915 Sharif Grays
- 2,896 Zachary Santino
- 2,876 Ronald Esmon
- 2,857 Brian Gilmore
- 2,825 Daniel Walton
- 2,816 Robert Park
- 2,791 Ibrahim Bah
- 2,766 Joshua Cosentino
- 2,743 Patrick Duray
- 2,728 Thomas Vena
- 2,726 Tyler McKnight
- 2,720 Eric Ebbitt
- 2,688 Scott Montgomery
- 2,682 Benjamin Ainscough
- 2,625 Jason Lee
- 2,538 John Napiza
- 2,536 Christopher Jordan
- 2,520 Brian Schreiter
- 2,509 Nacole Newbold
- 2,507 Samantha Slinger
- 2,412 Ryan McIntosh
- 2,399 Brandi Hershey
- 2,381 Patrick Fowler
- 2,360 Lisa Martin
- 2,338 Fritznel Octave
- 2,325 Bradley Gray
- 2,313 Enrique Sandoval
- 2,253 Paul Samra
- 2,251 Patrice Amador
- 2,250 Thomas Kijanowski
- 2,250 Michael Tribbitt
- 2,246 Kevin Holtz
- 2,245 Phillip Jenkins
- 2,243 Thomas King
- 2,238 Mohammed Moalawi
- 2,219 Ho Tran
- 2,215 Jason Green
- 2,211 Elyse Bryan
- 2,200 Daniel Toshner
- 2,175 Cameron Cimino
- 2,175 Stephen Giddens
- 2,150 Alon Fischer
- 2,150 Drew Sharp

- \$2,138 Jason Ryan
- 2,137 Peter Van Der Westhuizen
- 2,133 Charley Forshee
- 2,125 Christina Meyer
- 2,108 Robert Patterson
- 2,103 Bruce Viaje
- 2,096 Gevorg Yanukyan
- 2,088 Heather Cullen
- 2,088 Eric Thompson
- 2,069 Matt Pflueger
- 2,053 Amanda Hubbard
- 2,049 Alfred Taren
- 2,041 Shorne Brown
- 2,013 Tyler Worstell
- 1,990 Ari Bykofsky
- 1,975 Anthony Theriault
- 1,975 Fran Kolos
- 1,950 Adeyemi Akinade
- 1,950 Brent Bowling
- 1,925 Jennifer Holliday
- 1,909 Christopher Akins
- 1,898 Thomas Soloweyko
- 1,895 Mathew Mealey
- 1,881 Eric Peyton
- 1,875 Victor Zavaleta
- 1,867 Richard Barbour
- 1,838 Oliver Zettas
- 1,825 Robert Schneiderman
- 1,825 Natalie Soboleva
- 1,812 Shelly Russell
- 1,800 Alberto Alcalá
- 1,788 Bryan Froneyberger
- 1,784 Blake Higuchi
- 1,775 Sandra Sandoval
- 1,770 John Leggio
- 1,748 Anita Ferris
- 1,738 Gabriela Sime
- 1,717 Erika Michaels
- 1,700 Lesina Ah Sue
- 1,700 Duni Olusegun
- 1,675 Lynne Hebert-Ouellette
- 1,673 Timothy Bugge
- 1,663 Christine DiSanto
- 1,650 Daniel Dunham
- 1,625 Christopher Murray
- 1,616 Gabriel Feldmann
- 1,613 Melissa Quintal
- 1,613 Ashley Wenning
- 1,594 Brian Gilmore
- 1,575 George O'Shea
- 1,575 Tammy Wingate
- 1,550 Matthew Bogle
- 1,525 Jeffrey Gilliana
- 1,500 Cornelius Jones
- 1,500 Rebecca Klebsch
- 1,494 Emilee Manthey
- 1,494 Joseph Cruickshank
- 1,488 Robert Drake
- 1,481 Jesse Rennich
- 1,475 Patrick Guthrie
- 1,475 Barbara Seyoum
- 1,471 Min Jiang
- 1,469 Lucky Faaitiiti
- 1,450 Steven Sibelman
- 1,438 Amy Baird
- 1,438 Mark Dombrowski
- 1,425 Mike Lade
- 1,425 Rory Olson
- 1,425 Krista Thieme
- 1,413 Trevor Mayer
- 1,412 Darrell Asbell
- 1,400 Chelsie Young
- 1,388 Jonathan Maust
- 1,388 Kade Beck
- 1,375 Christopher Botelho
- 1,374 Mike Hudnall
- 1,363 Veronica Carrion
- 1,350 Lorena Barriere
- 1,338 Winston Hills
- 1,338 Randy Markland
- 1,288 Harrymarie Ramoutar
- 1,288 Lucan Schmidt
- 1,281 DeMario Cooper
- 1,275 O'Neil Cooper
- 1,270 David Schanuel
- 1,250 Aissa Diehl
- 1,250 Amber Dregalla
- 1,250 Mark Ziemianski

- \$1,238 Lamar Livingston
- 1,234 Rodney Ward
- 1,232 Dean Jensen
- 1,230 Zoltan Krecsko
- 1,227 Lily Tchen
- 1,225 James DePetro
- 1,225 Erik Graham
- 888 William Hoffman
- 1,200 Pauline Cresswell
- 1,200 Darrin Roberts
- 1,194 Janel Wilder
- 1,188 David Higa
- 1,179 Brett Gryska
- 1,163 Marci Dowbor
- 1,163 Mir Khan
- 1,150 Pablo Delacruz
- 1,150 Kyle Lewicki
- 1,150 William Loffer
- 1,144 Aldina DaRosa
- 1,138 Maresa Rone
- 1,133 Chad McLaughlin
- 1,131 Christine Jesoraldi
- 1,125 Gretchen Crady
- 1,125 Linda Eichelberger
- 1,125 Phillip McElfresh
- 1,113 Jacob Raine
- 1,108 Devin Adams
- 1,107 Darron Hacker
- 1,100 Donald Felix
- 1,100 David Hendricks
- 1,100 Marcia Matthews
- 1,094 Nicholas Triantafyllidis
- 1,088 Susan Bedrossian
- 1,077 Daniel Bean
- 1,076 Joshua Goodman
- 1,068 Aaron Friedlander
- 1,063 Jonathan Boyd
- 1,063 Jamie Winters
- 1,050 Emad Fakhreddine
- 1,050 Hunter Houvener
- 1,050 Stefan Johannsson
- 1,050 Bryan Juskiw
- 1,050 John McDougald
- 1,049 Robert Nolan
- 1,043 Daniel Umbertone
- 1,041 Jeremie Dupuis
- 1,038 Christopher Dicks
- 1,038 Michael Shaba
- 1,034 Jesse O Martin
- 1,025 Twalya Alexander
- 1,025 Oscar Ortiz
- 1,025 Travis Picklesimer
- 1,025 Samira Shaikh
- 1,025 Cleopatra Sola
- 1,020 David Rigney
- 1,013 Derron Alexander
- 1,013 Marta Cunha
- 1,013 Megan Holiday
- 1,003 Yussuf Elzein
- 1,000 Jorge Alvarez
- 1,000 Justin Barker
- 1,000 Rita Charles
- 1,000 Amanda Hogan
- 1,000 Ronnie Hurst
- 1,000 David Ramnarine
- 1,000 Steven Rios
- 1,000 Ricardo Subero
- 998 Timothy Buckner
- 979 Daven Hermosura
- 975 Michael Cirelli
- 975 John Donovan
- 975 Jeffrey Hall
- 970 Christopher Chovanec
- 968 Holly Lacey
- 963 Ellen Schultz
- 960 Gian-Paolo Diberardo
- 955 Tatjana Tiki Tikhonov
- 950 Muhammed Ashraf
- 950 Bradley Bryan
- 950 Alta Herpel
- 950 Kyle Schimizzi
- 938 Shawn Horton
- 938 Joseph McCarthy
- 938 Mark Medina
- 938 Nicole Wells
- 933 Sheila Downey
- 688 Alex Grakhov
- 681 Tim Schroeder
- 676 David McCusker
- 675 Blake Hammond
- 675 Jayshaun Johnson
- 675 Mele Makau

- \$922 Calvin Irving
- 913 Andrew Hynan
- 913 Kevin Kyler
- 900 Angela Bauer
- 900 Matthew Cartwright
- 900 Ryan Hernandez
- 900 Paul Smith
- 896 Mario Chavez
- 896 Jonathan Phillips
- 888 Alma Lozano
- 881 Anthony Batista
- 875 Zeydilliana Fargo
- 875 Roneesha Johnson
- 875 Jenna Valentine-Thomas
- 875 Robert Wright
- 856 Erin Moyer
- 854 John Velardo
- 850 Tiffany Babin
- 850 Marcus Moody
- 850 Charles Portnoy
- 850 Arien Seemann
- 850 Troy Williams
- 834 Jordan Fenrich
- 832 Joseph Quattrochi
- 825 Debra Dextradeur
- 825 Samantha Earle
- 825 Ivonne Goodwin
- 825 Felicity Hammill
- 825 Nic Iagulli
- 825 Kasali Kotun
- 825 Joey Sales
- 823 Shelly Stambach
- 819 Khanh Nguyen
- 818 Albert Lau
- 800 LaKendra Carmichael
- 800 Maryann Cruz
- 800 Craig Ebinger
- 800 Patrick Fraley
- 800 Michael Joseph
- 800 Derek Wright
- 797 Spencer Rowland
- 788 Aaron Dupras
- 788 Elizabeth Leming
- 788 Kathleen Nick
- 786 Joseph Oddo
- 778 Nicholas Scordos
- 778 Jamey Haugen
- 775 Morgan Labello
- 775 Vaughan Morrill
- 775 Michael Nowak
- 775 Lakeita Opore
- 775 Shelley Suggett
- 775 Rachael Trader
- 772 Igor Melcharek
- 769 Corey Cox
- 763 Jamie Faulkner
- 763 Mark Glazer
- 763 Adrian Segalla
- 756 Christopher Kennedy
- 750 Alvin Ali
- 750 Lori Annett
- 750 Ryan Feehan
- 750 Shiwa Hollingsworth
- 750 Andrea Kessler
- 750 Sonia Tyner
- 750 Joy Vann-Austin
- 749 Glaister Parke
- 744 Bernard Ballou
- 725 Mildred Machuca
- 725 Dominic Telymonde
- 725 Zathia Zarza
- 719 Polina Philbin
- 713 Kristen Brantley
- 713 Rebyka Moyer
- 713 Lisa Richardson
- 713 Phillip Roffi
- 713 Joseph Smith
- 713 John Young
- 705 Jeremy Engrav
- 700 Alma Barriga Gonzalez
- 700 Bradley Bryan
- 700 Cynthia Craig
- 700 Dylan Gardner
- 700 Andrea Guyton
- 700 Toriano Landau-Bogan
- 700 Julie McQuoid
- 700 Sarah Parnell-Jones
- 694 Shawn Lewicki
- 688 Alex Grakhov
- 681 Tim Schroeder
- 676 David McCusker
- 675 Blake Hammond
- 675 Jayshaun Johnson
- 675 Mele Makau

- \$675 Dennis McHugh
- 675 Julianne Scavo
- 675 Adam Stowe
- 675 Norman White
- 663 Meghan Modrak
- 663 Grant Myers
- 650 Charles Belt
- 650 Tiffney Forrester
- 650 Jennifer Griffin
- 650 Tammie Hartman
- 650 Matthew Kader
- 638 Scott Chrisman
- 631 Bilal Farsakh
- 630 Erna Gasanin
- 625 Kevin Cromwell
- 625 Michael Laramie
- 625 Eric Moriarty
- 625 Jena Stottlemeyer
- 619 Lalitha Janardhanan
- 614 John Nasti
- 613 Erica Fitzsimmons
- 613 Herbert Stell
- 609 Stephen Kemper
- 603 Adam Huck
- 600 James Austin
- 600 Laura Bayless
- 600 Matthew Bell
- 600 Donald DeVoise
- 600 Charles Firneno
- 600 Denville Loney
- 600 Mia Mitchell
- 600 Victoria Perea
- 600 Jeremy Schroeder
- 600 Joe Simoneau
- 600 Derrick Stinson
- 600 Kunlin Zou
- 588 Jamal Simmons
- 586 Brandon MacDonald
- 580 Daymon Green
- 575 Ivy Acosta
- 575 James Brumgard
- 575 Andrew Davidson
- 575 Ernest Powell
- 563 Connor Sullivan
- 556 Elizabeth Casey
- 554 Trent Mathis
- 551 Glenn Woodley
- 551 Steve Marker
- 550 Mickey Adkins
- 550 Luke Bressler
- 550 Shalom Chaimov
- 550 Dylan deSousa
- 550 Brandon Edens
- 550 Kelly Ekker
- 550 Taurean Flournoy
- 550 Robert Ford
- 550 Peter Gabranski
- 550 Immacula Jacques
- 550 Orby Kelley
- 550 Patrick Kushla
- 550 Michel LaHaye
- 550 Thor Leighton
- 550 Anthony Lopez
- 550 Corey Rech
- 550 Dustin Surace
- 550 LaToya Walters
- 550 Joseph Watson
- 544 Andre Hawthorne
- 538 Kim Vance
- 532 Richard Johnson
- 531 Sathnarine Kumar
- 525 Oscar Betancourt
- 525 Brandon Hoskinson
- 525 Richard Kresge
- 525 Hirenkumar Patel
- 525 Meghan Romero
- 525 Ashleigh Sweezo
- 519 Alvaro Canales-Osorio
- 518 Eric Hamblin
- 513 Elias Boles
- 513 Kerlens LaRose
- 513 Soonalote Taogaga
- 512 James Moland
- 508 Michael Loftus
- 500 Brandon Baker
- 500 Marzuwoa Brown
- 500 Jahhad Crawley
- 500 DeAnthony Hartman
- 500 Nicholas Lasala
- 500 Melissa Quintana
- 500 Jamie Schulz
- 500 Latia Stanley
- 500 Jennifer Young

SA/GA DIRECT CODE FIELD TRAINING BONUS

REINSTATEMENT BONUS



1
LYNNE HEBERT-OUELLETTE
\$7,584
Imran Satti



2
STEVEN SIBELMAN
\$5,276
Surace-Smith



3
CHRISTINA MEYER
\$4,713
Sabrina Lloyd



4
CLEOPATRA SOLA
\$4,502
Altig-Orlovic



5
VICTOR ZAVALETA
\$4,021
Sabrina Lloyd



1
SAMI MOGANNAM
\$4,537
Jatoft-Foti



2
HERIVELTO PEREIRA
\$1,728
Jatoft-Foti



3
DASON PAUL
\$1,483
Theodore Pappas



4
RICHARD WALUS
\$1,463
Bob Olson



5
NABIL SPAHI
\$1,350
Gigliione-Ackerman

JULY BONUS LEADERS

July Bonus Payout: \$260,335
July Bonus Qualifiers: 381

\$7,584 Lynne Hebert-Ouellette
5,276 Steven Sibelman
4,713 Christina Meyer
4,502 Cleopatra Sola
4,021 Victor Zavaleta
3,865 Mike Lade
3,612 Nacole Newbold
3,509 Phillip McElfresh
3,481 Nicole Wells
3,344 Arien Seemann
3,254 Jason Ryen
3,023 Steven Rios
2,978 Pauline Cresswell
2,885 Toriano Landau-Bogan
2,830 Sandra Sandoval
2,818 Zeydilliana Fargo
2,779 Enrique Sandoval
2,717 Kevin Kyler
2,661 Bryan Fronerberger
2,591 Randy Markland
2,568 Bradley Gray
2,519 Christopher Murray
2,487 Patrick Guthrie
2,474 Moli Kaufusi
2,302 Gabriela Sime
2,268 Lesina Ah Sue
2,242 Christopher Dicks
2,227 Oliver Zettas
2,166 Stephen Giddens
2,120 Dylan deSousa
2,072 Jonathan Boyd
2,050 Cameron Cimino
2,045 Rita Charles
2,029 Fran Kolos
2,025 Duni Olusegun
2,022 Bradley Bryan
1,893 Oscar Ortiz
1,813 Eric Thompson
1,806 Ricardo Subero

\$1,759 Winston Hills
1,748 Tyler Worstell
1,747 Thomas Longino
1,744 Craig Ebinger
1,703 Kyle Lewicki
1,700 Mia Mitchell
1,677 Mohammed Moalawi
1,660 O'Neil Cooper
1,643 Pablo De La Cruz
1,634 Alvin Ali
1,624 Shawn Lewicki
1,605 Edmond Lee
1,575 Alma Lozano
1,534 Jamie Schulz
1,503 Holly Lacey
1,484 Melissa Quintal
1,368 Twalya Alexander
1,355 Robert Ford
1,328 Alma Barriga Gonzalez
1,327 Sarah Parnell-Jones
1,323 Ronnie Hurst
1,270 Morgan Lobello
1,196 Llesena Tejada
1,153 Bryan Juskiw
1,120 Gretchen Crady
1,109 Meghan Modrak
1,107 Richard Pazak
1,097 Christine DiSanto
1,097 Linda Eichelberger
1,095 Jeffrey Gilliana
1,080 Erin Moyer
1,076 Anthony Batista
1,072 Maresa Rone
1,048 Carlton Mack
1,031 Eric Moriarty
1,027 Samira Shaikh
1,024 Andrew Hynan
1,024 Michael Joseph
975 Michael Shaba

\$941 Mele Makau
924 Michael Nowak
922 Andrea Guyton
918 Michael Cirelli
899 Jaime Baez
873 James A Smith
864 Jorge Alvarez
862 David Higa
854 Daniel Dunham
851 Edwin Rodriguez
846 Corey Gladwell
830 Norman White
817 Christopher Botelho
810 Daniel Walton
796 Michel LaHaye
792 Matthew Farrell
784 Tammie Hartman
784 Oscar Betancourt
774 Lakeita Opore
772 Christian LaBoy
766 Tiare Hubbard
757 Ana Finau
747 Jamie Winters
747 Scott Chrisman
743 William Hoffman
734 Jocelyn Bolito
715 Jenna Valentine-Thomas
712 Alfred Uipa
693 Marzuwoa Brown
686 Cornelius Jones
685 Julianne Scavo
675 LaToya Walters
658 Marcus Moody
646 Ellen Schultz
636 Shalom Chaimov
626 John Nasti
621 Jennifer VanKerckvoorde
618 Travis Kovach
603 Nicholas Triantafyllidis

\$597 Tiffani Tavormina
592 Dennis Blue
584 Jena Stottlemire
580 Jason H Lee
575 Christopher Wiess
574 Susan Gylling
573 Shawn Horton
569 Nic Iagulli
555 Corey Rech
552 Derek Wright
550 Austin Soboleski
546 Peter Gabranski
541 Derek Woo
538 Drew Sharp
534 Darryl Garth
533 Janel Wilder
533 Mark Dombrowski
533 Matthew Bogle
526 Marcia Matthews
526 Tony Wibowo
524 Vincent Millsap
522 Lucan Schmidt
520 Felicity Hammill
515 Brandon Edens
514 Blake Hammond
503 Joseph Watson

JULY BONUS LEADERS

July Bonus Payout: \$52,059
July Bonus Qualifiers: 164

\$4,537 Sami Mogannam
1,728 Herivelto Pereira
1,483 Dason Phaul
1,463 Richard Walus
1,350 Nabil Spahi
1,291 Maurice Baritz
999 Bradley Weigand

\$919 Matt Flores
880 Brandi Graff
850 Mike Allen
812 Joseph B Smith
799 Ryan Tucker
765 Maria Ramirez
756 Brandon Edens

\$743 Christopher Kirdwood
724 Tasha Tucker
721 Ronald Rivera
655 Nicole Conley
644 Lawrence Dennis
640 Djenabou Diallo
632 Bruce Tan

\$622 Joseph Faisant
615 Jewel Nash
571 Benton Tong
540 Natalie Soboleva
525 Sathnarine Kumar
503 Lonny Goodman

4 BONUS TOTAL: \$4,321,563

WORLD'S GREATEST	LEADERSHIP	SA/GA TRAINING	REINSTATEMENT
\$2,058,915	\$1,950,254	\$260,335	\$52,059

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award.
Congratulations on your achievements.



Joaquin Santos
Jatoft – Foti Agency
Contract Date 08/08/03
Qualified July of 2014
\$1,007,491 of Net ALP



Jesse Wise
Hausman Agency
Contract Date 07/15/05
Qualified July of 2014
\$1,006,697 of Net ALP

FOUNDERS CLUB

Directors of the Month

July Qualifiers — Outstanding Producers & PR Representatives:



Erez Shabtay
Altig-Orlovic
11th Qualification
\$69,660 Net ALP
90.5 Ret



Bruce Tan
Altig-Orlovic
7th Qualification
\$89,179 Net ALP
92.8 Ret



Tibor Simon
Altig-Orlovic
3rd Qualification
\$82,280 Net ALP
89.2 Ret



Massoud Vaziri
Altig-Orlovic
1st Qualification
\$102,831 Net ALP
88.3 Ret




Murray Horowitz
Murray had 61.00% growth over July of 2013.
Sales Director




Patti Morgan
Patti is the Top Director for July 2014 with 52.98% Lead Growth.
PR Director

Perspective



Rob Falvo
Executive Vice President
AIL & NILICO

Live & Lead

My life and career have been intertwined since 1987. Couple that with the fact that I am four months away from turning 50 and you get a person/leader who has been doing quite a bit of introspection. In that spirit, let me share some of the things I believe have helped me along the way. It is with great humility that I believe they can help you on your journey.

Set goals and dreams that touch the emotions. Impossible dreams are a source of pride even though they remain unachievable. No one really expects the Marines to win every battle and save every life, but that impossible dream is the fundamental underpinning of motivation in the Corps. Companies, teams and institutions with noble aspirations like the US Marine Corps, have access to a powerful source of pride that permeates all parts of their organization.

Pursue a meaningful purpose. Great companies whose aspirations are not necessarily “noble” still pursue clear missions that provide a meaningful purpose for their people. They also adhere to a simple set of values that determine “how we do things around here.” KFC’s purpose of providing “affordable chicken dinners” is hardly noble, but they make it and their values meaningful to their people. As simple as it sounds, very few companies pay as much attention to their purpose and values as they do to their earnings. I know ... it’s sad. Those who do, like AIL/TMK however, are able to instill pride that can enable their people to perform in good times and in bad. In case you didn’t know, TMK’s Mission statement is as follows:

“Our Purpose is to help working class families achieve financial protection from adverse circumstances.”

Cultivate personal relationships of respect. Probably the most lasting benefits to be gained from a lifetime of work in our great company come from the personal relationships of mutual trust and respect that we develop along the way. Along with family and friends, we want the people we work with, that we respect, to be proud of us.

Become a person of high character. Integrity, servanthood, common courtesy, emotional commitment, and unassuming pride in group performance are the hallmarks of great people and great leaders – not intellect, charisma, power, or personal gain.

“Companies, teams and institutions with noble aspirations have access to a powerful source of pride that permeates all parts of their organization.”

Make Sure You Keep a Sense of Humor. I have always enjoyed a good laugh and as I get older, it seems a sense of humor is becoming increasingly indispensable. Basically it comes down to laugh and have fun!

I firmly believe that if you spend your time engaging in these pursuits while keeping an open heart and mind, you will find yourself richly rewarded in every aspect of your life and career.

Rob Falvo



AMERICAN INCOME LIFE
NATIONAL INCOME LIFE
 insurance companies



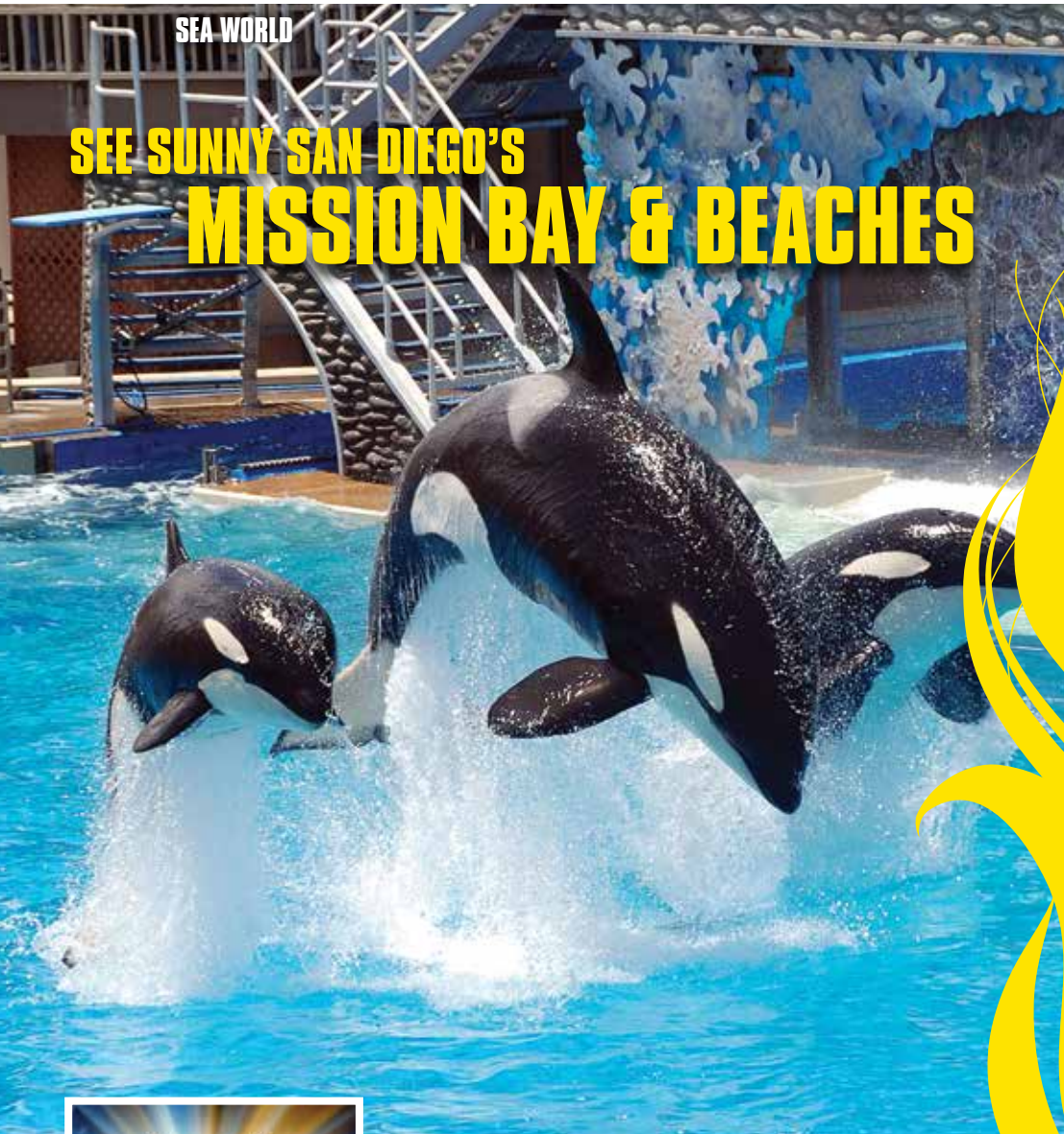
FIRST-CLASS MAIL
 PRESORTED
 U.S. POSTAGE
PAID
 AMERICAN INCOME
 LIFE 76710
 PERMIT 3121

www.ailife.com Protecting Working Families

1200 Wooded Acres Drive
 Waco, TX 76710

SEA WORLD

SEE SUNNY SAN DIEGO'S MISSION BAY & BEACHES



WATER WONDERLAND



PACIFIC OCEAN SUNSETS



BELMONT PARK



2015 CONVENTION IN SUNNY SAN DIEGO AT THE MANCHESTER GRAND HYATT! MAY 14-17

For complete Convention Qualifications: www.ailife.com/arc/spotlight.aspx & www.nilife.com/arc/spotlight.aspx